



# CITY OF EUREKA **2014-2019 Housing Element**

January 2014

PUBLIC REVIEW DRAFT



Prepared By:





# City of EUREKA

## 2014-2019 Housing Element

REDLINED COPY

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JANUARY 2014

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# TABLE OF CONTENTS

1. INTRODUCTION .....	9
1.1 - Purpose and Content .....	9
1.2 - New State Legislation .....	10
1.3 - General Plan Consistency .....	10
1.4 - Data Sources .....	11
1.5 - Public Participation .....	12
1.6 - Organization of the Element .....	13
2. HOUSING PLAN .....	15
2.1 - Housing Plan Overview .....	15
2.2 - Potential Funding Sources for Housing Activities .....	17
3. QUANTIFIED OBJECTIVES .....	57
4. COMMUNITY PROFILE .....	59
4.1 - Population Trends .....	60
4.2 - Households Characteristics .....	65
4.3 - Housing Stock Profile .....	70
4.4 - Special Needs Groups .....	81
4.5 - Affordable Housing At-Risk of Conversion .....	94
5. HOUSING CONSTRAINTS .....	101
5.1 - Governmental Constraints .....	101
5.2 - Non-Governmental Constraints .....	120
6. HOUSING RESOURCES .....	127
6.1 - Regional Housing Needs Allocation .....	127
6.2 - Densities to Accommodate Lower Income Housing .....	129
6.3 - Summary of Available Sites .....	146
6.4 - Financial Resources .....	148
6.5 - Energy Conservation .....	157
7. PROGRESS REPORT .....	159
APPENDIX A. LAND INVENTORY .....	179

# LIST OF TABLES

Table 3-1: Quantified Objectives.....	58
Table 4-1: Population Growth Trends .....	60
Table 4-2: Age Distribution .....	61
Table 4-3: Racial and Ethnic Composition.....	62
Table 4-4: Employment by Industry .....	63
Table 4-5: Employment by Occupation.....	64
Table 4-6: Income by Occupation.....	64
Table 4-7: Household Characteristics.....	66
Table 4-8: Average Household Size .....	66
Table 4-9: Household Size by Tenure .....	67
Table 4-10: Overcrowding by Tenure.....	68
Table 4-11: Household Income.....	69
Table 4-12: Summary of Housing Overpayment.....	70
Table 4-13: Housing Growth Trends .....	70
Table 4-14: Housing Unit Type and Tenure .....	71
Table 4-15: Eureka Use of Motels as Residences.....	72
Table 4-16: Age of Housing Stock .....	73
Table 4-17: Affordable Housing Costs by Tenure.....	75
Table 4-18: Owner-Occupied Units by Type.....	75
Table 4-19: Owner-Occupied Housing Value .....	76
Table 4-20: Median Sales Price .....	76
Table 4-21: Number of Bedrooms .....	77
Table 4-22: Renter-Occupied Units by Type.....	78
Table 4-23: Median Housing Rental Rates .....	78
Table 4-24: Gross Rent as a Percent of Household Income .....	79
Table 4-25: Housing Affordability by Income Group .....	80
Table 4-26: Elderly Householders by Tenure and Age .....	82
Table 4-27: Disability Status by Age.....	83
Table 4-28: Large Households by Tenure .....	85
Table 4-29: Housing Problems for All Households.....	87
Table 4-30: Emergency Shelter Beds .....	90
Table 4-31: Senate Bill 2 Emergency Shelter Sites .....	91
Table 4-32: Transitional and Supportive Housing.....	92
Table 4-33: Affordable Housing At-Risk of Conversion to Market Rate .....	94
Table 4-34: Estimated Rehabilitation Cost of 10 Unit Multi-Family Dwelling .....	97
Table 4-35: New Construction Replacement Costs .....	97

Table 5-1: Development Standards by Residential Zoning District .....	104
Table 5-2: Development Standards for Districts that allow Mixed-Uses .....	104
Table 5-3: Housing Types Permitted by Zoning District.....	111
Table 5-4: Typical Permit Processing Times, 2013.....	114
Table 5-5: Applicable Building and Housing Codes .....	116
Table 5-6: Community Development Dept Fees .....	117
Table 5-7: Public Works-Engineering Fees.....	118
Table 5-8: Typical Fees for Residential Development .....	119
Table 6-1: RHNA, 2014-2019 .....	128
Table 6-2: Residential Land Use Densities.....	129
Table 6-3: Vacant Sites to Accommodate the Lower- Income RHNA .....	132
Table 6-4: Vacant Residential Sites to Accommodate the Moderate-Income RHNA.....	133
Table 6-5: Vacant Sites to Accommodate the Above Moderate-Income RHNA.....	134
Table 6-6: Vacant Commercial Sites that Permit Residential Development.....	138
Table 6-7: Downtown Commercial Structures with Potential for Adaptive Reuse.....	141
Table 6-8: Existing Underutilized Properties with Redevelopment Potential .....	145
Table 6-9: Accommodation of the 2014-2019 RHNA .....	146
Table 6-10: Financial Resources Available for Housing Activities .....	149
Table 7-1: 2009-2014 Progress Report.....	160

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CITY OF EUREKA 2014-2019 HOUSING ELEMENT

# 1. INTRODUCTION

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The 2014-2019 Housing Element provides for the identification and analysis of existing and projected housing needs and articulates the City's official policies for the preservation, conservation, improvement, and production of housing within the City of Eureka.

## 1.1 - Purpose and Content

Section 65302(c) of the California Government Code requires every city and county to adopt a Housing Element as a component of the General Plan. State law requires the Housing Element to include "identification and analysis of existing and projected housing needs and a statement of goals, policies, quantified objectives, and scheduled programs for the preservation, improvement, and development of housing." State law mandates the Housing Element "shall identify adequate sites for housing, including rental housing, factory-built housing, and mobile homes, and shall make adequate provision for the existing and projected needs of all economic segments of the community."

The Housing Element for the 2014-2019 planning period has been prepared in compliance with State Housing Element law. It examines the City of Eureka's housing need as it exists today, and projects future housing need based on existing conditions. It sets forth statements of community goals, objectives and policies concerning those identified needs, and it includes housing programs that respond to current and future needs in light of limited funding availability. The housing programs detail a five-year schedule of actions to achieve the City's goals and objectives. Upon its adoption by the Eureka City Council, this updated Housing Element will serve as a comprehensive statement of the City's housing policies and as a specific guide for program actions to be taken in support of those policies.

State law recognizes that housing needs may exceed the City's available resources and, therefore, does not require that the City's quantified objectives be identical to the identified housing needs. This recognition of limitations is critical during this period of uncertainty in both the public and private sectors. Given the current economy, fiscal resources are limited and uncertain as the private marketplace continues to undergo substantial change. Therefore, it is expected that this Housing Element be reviewed annually, updated, and modified where

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necessary to be consistent with the Regional Transportation Plan and Sustainable Communities Strategy prepared for Humboldt County. This will ensure that the established housing goals and programs remain relevant and useful to decision-makers, the private sector, and the residents of the City.

## 1.2 - New State Legislation

The Housing Element addresses new State legislation, which mandates that the following be included in this update to facilitate and expedite the construction of affordable housing. New legislation targets five specific areas including: housing in flood zones, legacy and disadvantaged communities, persons with developmental disabilities, substantially rehabilitated units, and synchronization with the Regional Transportation Plan and Sustainable Communities Strategy.

- **AB 162:** Requires the City, upon adoption of the Housing Element, to identify specific flood hazard zones in the Land Use Element and specific floodwater and groundwater recharge areas in the Conservation and Safety Elements.
- **SB 244:** Requires the City, upon the adoption of a Housing Element, to update the Land Use Element to include data and analysis, goals, and implementation measures regarding unincorporated island, fringe, or legacy communities and their infrastructure needs.
- **SB 812:** In addition to the existing special needs groups, the City must include an analysis of the housing needs for persons with developmental disabilities.
- **AB 1867:** Under certain conditions, the City may count multi-unit homeownership units that have been converted to affordable units toward their RHNA allocation.
- **SB 375 Implications:** Jurisdictions are required to submit their adopted 2014-2019 housing element update within 120 days of the June 30, 2014 deadline to ensure synchronization with the Regional Transportation Plan and Sustainable Communities Strategy prepared for Humboldt County.
- **SB 341:** Alters the provisions relating to the functions to be performed by the entity assuming the housing functions of the former Redevelopment Agency, to instead refer to Housing Successor.

## 1.3 - General Plan Consistency

The City of Eureka is currently updating its General Plan in tandem with the 2014-2019 Housing Element update. However, as the Housing Element update must be submitted to HCD prior to

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June 30, 2014, the Housing Element update program will precede efforts to update the other General Plan Elements. A potential benefit of this timeline is the assurance that the draft goals, policies, and potential land use changes developed within the other Elements will take into consideration those same components identified within the adopted Housing Element.

Throughout the Housing Element and subsequent General Plan update, the City and its consulting team will work to ensure consistency between the General Plan and Housing Element update, aligning goals and policies, sharing data, draft documents, and findings from the extensive number of General Plan update community outreach meetings. Therefore, many of the values expressed in this Housing Element – affordability, preservation of the existing housing stock and stabilization of neighborhoods, environmentally-sensitive and efficient development patterns, provision of a broad range of housing types – may also be reflected in the emerging General Plan elements. Ultimately, the City’s new General Plan will reference and build upon the goals, policies, and programs outlined in this Housing Element, to ensure consistency between all parts of the Plan.

## 1.4 - Data Sources

To properly understand housing needs and formulate policy, a complete review and analysis of the City’s population characteristics and housing stock must be performed. The most current available data has been included as part of this revised Housing Element.

To assess housing needs for the 2014-2019 planning period, the Regional Housing Needs Assessment (RHNA), formulated by Humboldt County was utilized at the direction of the State Department of Housing and Community Development (HCD). All jurisdictions throughout the State are allocated their fair share of units through the RHNA process to ensure that housing development for all economic segments of the community are accommodated.

To prepare an update to the 2007-2014 City of Eureka Housing Element, generally, the 2010 Census and the 2008-2012 American Community Survey (ACS) Five-Year Estimates were utilized as a primary data source. It is important to note that the data collected and utilized to update the Housing Element may reflect totals that are not identical. In most respects, the totals are not as significant as the trends illustrated in the data collected. However, where totals of population and housing counts were reported for the same period, they may have been adjusted to be consistent with the most valid source known.

## 1.5 - Public Participation

California Government Code requires that local governments make a diligent effort to achieve public participation from all economic segments of the community in the development of the Housing Element. The City of Eureka is currently updating its General Plan in tandem with the Housing Element. In the preparation of the Housing Element and General Plan Update, a number of stakeholder organizations and agencies participated in interviews to identify issues and opportunities for specific topic areas. During these initial interviews a number of comments regarding housing were collected and are summarized below.

- There is a need to ensure that neighborhoods include a mix of housing types that can accommodate a variety of income levels.
- The potential for higher density housing should be investigated as the amount of appropriate vacant land decreases. Density should, however be balanced with the City's established rural character.
- The City should build housing to allow people to age in place and to encourage a senior population.
- Homelessness is a major issue for the City that needs to be addressed which may require the provision of additional mental health and drug addiction services.
- Mixed use development should be encouraged in specific areas of the City especially in the form of live-work housing opportunities.
- There is a need to preserve and maintain the neighborhoods and historic homes in the City could serve to be an economic asset in the future.
- Affordable housing is important to preserve the artist culture established in the City.

Input from the stakeholder interviews informed policies and programs within the Housing Plan. Following the completion of the Public Review Draft Housing Element, the City provided access to the document on the General Plan update website to allow for public review and comment. The City also held one formal workshop to collect input on the draft Housing Element on February 11, 2014. At the workshop, general information regarding the Housing Element (i.e. contents, process and information on the RHNA) was presented. Notices for this workshop were published in a local newspaper, on the City's website, and prominently posted at City Hall and other public facilities.

On **Month Day, Year**, the State Department of Housing and Community Development issued confirmation that the Housing Element was found to be in compliance with State law. The City

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held a public hearing with the Planning Commission on **Month Day, Year** to review the final draft. At this meeting the Planning Commission recommended adoption of the Housing Element to the City Council and on **Month Day, Year** the City Council voted to approve Resolution 2014-X adopting the 2014-2019 Housing Element. These meetings were noticed and open for public comment on the final Housing Element draft. At the Planning Commission meeting several inquiries were made regarding the City's obligation to plan versus build housing to accommodate their RHNA allocation and concerns were expressed over the lack of available land for the next planning period. These concerns were addressed by Staff and the City's consultant.

Following adoption of the document, the adopted Housing Element was submitted to the State Department of Housing and Community Development (HCD) for State certification in June 2014.

## 1.6 - Organization of the Element

The Housing Element sets forth housing goals and policies for Eureka to address the City's existing and projected housing needs. Specific housing programs to implement these goals and policies are identified in **Section 2, *Housing Plan*** of the updated document. The updated Eureka Housing Element is comprised of the following major components:

1. A Housing Plan to address Eureka's identified housing needs, including housing goals, policies and programs.
2. An analysis of the City's population, household and employment base, and characteristics of the housing stock.
3. An updated evaluation of housing need, including the housing needs of lower income households and persons with disabilities.
4. An examination of governmental and non-governmental constraints on the production, maintenance, and affordability of housing.
5. Identification of resources available to encourage and facilitate housing development, including the preparation of an inventory of potential housing sites in the community.
6. An assessment of past housing element accomplishments.

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CITY OF EUREKA 2014-2019 HOUSING ELEMENT

# 2. HOUSING PLAN

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## 2.1 - Housing Plan Overview

State law requires each jurisdiction to adopt a General Plan containing seven mandated elements, including an element focusing on housing. Unlike the other mandatory General Plan elements, the Housing Element, required to be updated approximately every five years, is subject to detailed statutory requirements and mandatory review by a State agency (Department of Housing and Community Development). Housing Elements have been mandatory portions of General Plans since 1969. This reflects the statutory recognition that the availability of housing is a matter of statewide importance and that cooperation between government and the private sector is critical to attainment of the State's housing goals. The regulation of the housing supply through planning and zoning powers affects the State's ability to achieve its housing goal of "decent housing and a suitable living environment for every California family" and is critical to the State's long-term economic competitiveness.

Housing Element law requires local jurisdictions to adequately plan to meet their existing and projected housing needs, including their fair share of the regional housing need. Housing Element law is the State's primary market-based strategy to increase housing supply, choice, and affordability. The law recognizes that in order for the private sector to adequately address housing needs and demand, local governments must adopt land-use plans and regulatory schemes that provide opportunities for, and do not unduly constrain, housing development.

~~The City of Eureka, the City Redevelopment Agency, and the Eureka Housing Authority have sought to maintain this commitment consistently, and demonstrate in this Housing Element their intentions to continue this commitment. The limits of this commitment must be acknowledged, however. These limits are directly related to the City, the Agency's, and the Authority's ability to obtain funding from non-City funding sources. Actions of the Federal Government and State Legislature to eliminate or otherwise reduce local funding, or to impose additional requirements, have had a direct effect upon the availability of local funding for housing programs and the ability of staff to operate such programs.~~

## HOUSING PLAN

The ability of the City ~~other groups and individuals involved in the housing of our population~~ to move forward with the goals, policies, and implementation programs ~~which follow~~ identified in the Housing Plan will be tempered by the availability of local, State, and Federal funding sources as private developments often ~~rely on do not have a positive bottom line without~~ public assistance support ~~to complete their projects~~. ~~It is possible with the continued reduction in housing funding sources, such as CDBG and HOME funds, compounded by increases in land and construction costs that~~ Continued reductions in these funding sources, and additional development regulations, will likely result in a commensurate reduction in program activity could result.

The Housing Plan presented in this section includes goals, policies, and programs focused specifically on housing in the City of Eureka. The general goal of the Housing Element is to ensure that all residents have decent, safe, sanitary and affordable housing regardless of income. In order to achieve this general goal, five specific goals have been established to guide the development, redevelopment and preservation of a balanced inventory of housing to meet the needs of present and future residents of the City. Eureka's housing goals address the following five major areas:

1. Adequate sites to achieve housing diversity;
2. Provision of housing services for special needs groups;
3. Housing and neighborhood conservation;
4. Removal of governmental constraints, as necessary; and
5. Promotion of energy efficiency in housing development.

For each of the five goals identified, specific policies and programs are also summarized within the Housing Plan. Individual policies and actions included in this Element are intended to provide a wide variety of programs and tools to implement the City's General Plan goals. The Housing Plan includes programs currently in existence as well as new ~~actions~~ programs, which have been added to address the City's unmet housing need. Actual programs will be implemented at the discretion of the City in order to meet established objectives. It should be noted that the listing of a potential funding source of a particular program and/or action does not signify that money has been allocated or appropriated as a source of funding for such a program and/or action.

## 2.2 - Potential Funding Sources for Housing Activities

Housing activities and programs that occur within the City of Eureka are funded by a variety of sources, including Federal, State, County, and local funding resources. The City's ability to offer and continue housing programs will largely depend on the availability of funding from each of these sources. As outside economic forces heavily influence the housing market and governmental budgets, available funding has and will continue to fluctuate, affecting the City's ability to implement their housing programs. For the 2014-2019 planning period the City has identified a number of funding sources to support their housing programs.

### 2.2.1 - City of Eureka General Fund

The General Fund provides the resources necessary to sustain the City's day-to-day activities and thus pays for all administrative and operating expenses. The General Fund is generally supported by taxes and fees, and funds typical responsibilities and functions carried out by each City division.

### 2.2.2 - Housing Successor funds

The former Eureka Redevelopment Agency was the primary vehicle through which the City previously implemented a large number of its housing programs. Under state law, the Redevelopment Agency was previously required to set aside 20 percent of all tax increment revenue from the project area to establish a Low- and Moderate-Income Housing Fund (LMIHF) and to prepare an Affordable Housing Strategy to utilize LMIHF funds in conformance with state law and the Housing Element of the Eureka's General Plan.

On Dec. 29, 2011, the California Supreme Court ruled to uphold ABx1 26, which dissolved all redevelopment agencies (RDAs) in the State. A companion bill, ABx1 27, which would have allowed the RDAs to continue to exist, was also declared invalid by the court. The court's decision required that all RDAs within California be eliminated no later than February 1, 2012. The City of Eureka Redevelopment Agency was dissolved as of February 1, 2012 and the City was selected to be the Successor Agency responsible for all enforceable obligations owed, and the City of Eureka Housing Successor assumed housing functions for the dissolved Redevelopment Agency. Eureka previously relied on estimated redevelopment housing set-aside revenues ranging from \$900,000 to \$1.2 million annually to support the development of affordable housing and the implementation of programs outlined in the Housing Plan. For the 2014-2019 planning period, funding from the Housing Successor is not predictable with the exception of repayment of obligations to various program income accounts. For example, at the

time of dissolution, the Redevelopment Agency was assisting homebuyers through its Downpayment Assistance Program. Consequently, as loans are repaid there is a small allotment of money available to reinvest back into the City's housing programs.

### 2.2.3 - LOCAL funds

Similar to Housing Successor Agency funds, LOCAL funds are available as former Redevelopment Agency loan obligations are repaid to specific program income accounts. Typically, LOCAL funds are available in small increments and are available for housing activities related to housing and neighborhood rehabilitation.

### 2.2.4 - Eureka Housing Authorities

The Eureka Housing Authorities is comprised of two independent housing authorities, including the Housing Authority of Humboldt County and the Housing Authority of Eureka. The Mission of the Housing Authorities of the City of Eureka and County of Humboldt is to provide housing services to families and senior citizens of low- and moderate-income. To achieve this, the Housing Authority of Eureka has historically owned and operated 198 federally assisted low-income public housing units located on 14 scattered sites within the City. The Eureka Housing Authority also owns and operates 51 units of Section 8 New Construction family units financed by the California Housing and Finance Agency (CHFA) on three sites. The Housing Authority of Humboldt County administers the Section 8 Housing Assistance Payments Program within the City, which aids low-income renters by paying a portion of their rent to private landlords, not to exceed the fair market rent published by HUD. The Section 8 program has been consolidated into the Housing Choice Voucher Program, and the Authority administers 947 units within the City of Eureka and an additional 882 units in the County of Humboldt. In this program, the renter pays no more than 30 percent of their gross income for rent and utilities and the Housing Authority makes up the difference.

### 2.2.5- Community Development Block Grant Program (CDBG)

Through the CDBG program, HUD provides grants and loans to local governments to fund a wide range of community development activities. Although spending priorities are determined at the local level, the purpose of the CDBG Program is to provide adequate housing, a suitable living environment, and expanded economic opportunities for persons of low-income. A minimum of 51 percent of the CDBG funds must be used for the support of activities that benefit low-income persons.

Basic eligible activities include, but are not limited to: 1) acquisition and disposition of real property; 2) public facilities and improvements; 3) slum clearance activities; 4) public services; 5) interim assistance; 6) payment of non-federal share of a grant-in-aid program; 7) urban renewal completion; 8) demolition and relocation; 9) removal of architectural barriers to the physically disabled; 10) privately owned utilities; and 11) improvement of sites for assisted housing. CDBG assistance may be used for the following rehabilitation and preservation activities: 1) rehabilitation of public residential structures; 2) modernization of public housing; 3) rehabilitation of private properties; 4) temporary relocation assistance; 5) code enforcement; and 6) historic preservation. Except in limited circumstances, Community Development Block Grants may not be used for new construction of housing.

Eureka competes annually for CDBG funds through the state's Small Cities Program. The City has used CDBG funds primarily for owner-occupied housing rehabilitation. When appropriate, the City can also decide to use these funds for infrastructure improvements, site improvements for new development, or to write-down land costs.

## 2.2.6 - Home Investment Partnership Act (HOME Program)

The HOME Program is a federal housing program enacted pursuant to Title II of the National Affordable Housing Act (1990). The purposes of the HOME Program are to: 1) expand the supply of decent, affordable housing for low- and very low-income families, with emphasis on rental housing; 2) increase state and local capacity to carry out affordable housing programs; and 3) provide for coordinated assistance to participants in the development of affordable low-income housing. The HOME Program funds can be used for acquisition, rehabilitation, new construction, and first-time homebuyers programs. Developers in Eureka can also apply for HOME funds on a project-by-project basis.

## 2.2.7 - CALHOME State of California

The California Department of Housing and Community Development (HCD) provides mortgage assistance and owner-occupied rehabilitation funding to local public agencies or nonprofit corporations. The funds are provided by the passage of Proposition 1C, the Housing and Emergency Shelter Trust Fund Act of 2006. The former Redevelopment Agency was awarded a \$600,000 grant in 2006, but due to the economic downturn of 2009, temporary funding suspensions, and consumer borrower fears, funds were not completely expended. Loans are in the amount of \$40,000 per unit to owner-occupants for health and safety repairs to their primary residence. All assistance to homeowners is in the form of 3% interest rate, 30 year, deferred payment loans.

Goal 1: ~~To provide~~Provide adequate sites and promote the development of new housing to accommodate Eureka's fair share housing allocation.

Policy 1-~~21~~21: ~~The City shall promote~~Encourage the development of multifamily dwellings and/or apartment units on vacant or underutilized properties and through infill development.

Policy 1-~~32~~32: ~~The City shall inventory~~Inventory County and City owned property within the City limits and encourage their sale to facilitate the development of housing where appropriate.

Policy 1-~~43~~43: ~~The City shall promote its~~Promote the City existing planned and zoned status as a predominantly mixed-use city that permits many different types of housing by right within commercial areas.

Policy 1-~~44~~44: ~~The City shall E~~encourage the development of ~~small~~ efficiency units in older motels.

Policy 1-5: ~~The City shall Facilitate sponsor, cosponsor, host, or provide presenters for workshops encouraging adaptive reuse through utilization of alternate provisions of the Historic Building Code pertaining to unreinforced masonry or fire codes. The workshops should focus on alternate methods to achieve consistency with building codes and fire codes. The target audience of the workshops should consist of architects, engineers, and members of the development community. Additionally, to foster the development of housing units, the City shall seek grant funding for the permanent retrofit/mitigation of structures with unreinforced masonry.~~

Policy 1-~~71-6~~71-6: ~~The City shall participate~~Participate in the purchase of lots and propose requests for proposals (RFPs) for development of housing.

~~Policy 1-8: The City shall promote and facilitate residential infill development on existing vacant residentially zoned sites.~~

~~Policy 1-9: The City shall promote the expeditious residential development of existing vacant residentially zoned lots owned by the City, the Redevelopment Agency, Caltrans, or other public agencies.~~

Policy ~~1-10~~1-7: ~~The City shall continue to consider~~Consider the annexation of underdeveloped territory as a means of increasing residential development opportunities within Eureka's City limits.

~~Policy 1-11: The City shall promote and facilitate the development of second units on existing developed single family zoned lots.~~

Policy ~~1-8~~: ~~The City shall continue to encourage~~Encourage property owners to declare illegal dwelling units and to bring such units into conformance with applicable building and housing codes.

Policy ~~1-12~~1-9: ~~The City shall promote and facilitate~~Allow and encourage higher density residential developments (e.g., town homes, apartments, condominiums, efficiency units, and single room occupancy units).

Policy ~~1-13~~1-10: ~~The City shall promote~~Promote and facilitate development of new upper-story multi-family residential units in Downtown and Old Town.

Policy ~~1-15~~1-11: ~~In accordance with the requirements of state law, the City shall require, where feasible~~When possible, require the provision of units affordable to low- and moderate-income households or the payment of in-lieu fees in connection with residential developments within the coastal zone.

Policy ~~1-17~~1-12: ~~The City shall continue~~Partner with and support ~~of the~~local non-profit housing developers, including the Eureka Housing Development Corporation, ~~created in 1996 to facilitate the creation of a housing development corporation to develop housing in the area.~~

**Policy ~~1-211-13~~:** ~~The City shall encourage~~Encourage the provision of affordable housing through the use of development agreements that provide incentives to developers in exchange for the provision of affordable housing.

**Policy ~~1-221-14~~:** ~~The City shall continue to pursue~~Pursue appropriate federal, state, and local funding for the development of housing for low- and moderate-income households.

**Policy ~~1-24~~:** ~~The City shall promote and facilitate the development of small single family units on small lots where such development is compatible with the surrounding neighborhood.~~

**Policy ~~1-261-15~~:** ~~With the goal of producing more housing units for all income levels, the City shall continue~~Continue public outreach efforts to all applicable housing advocacy groups, home builder associations, and the real estate community, to continually explore modifications to the City's various land use codes.

**Policy ~~1-1627~~:** ~~Coordinate with Public Works Staff Consistent with Senate Bill 1087 (Government Code Section 65589.7), the City of Eureka shall adopt written policies, procedures, objectives, and standards regarding the delivery of sewer and water services. The adopted policies, procedures, objectives, and standards shall be updated once every five years. Said conformance with Senate Bill 1087 shall continue to guarantee that~~ priority for sewer and water connections ~~be~~are given ~~priority to~~ lower income housing proposals.

## Implementation Programs

### Program 1 - Update Zoning Ordinance

The City of Eureka recognizes that the General Plan and City's Zoning Ordinance are crucial tools that guide development in the City. These tools can also create barriers if they are not reviewed and updated regularly to reflect the needs of the community. In late 2013, the City

initiated a General Plan update which will analyze the existing land use designations and corresponding zoning regulations. Once the Zoning Code is updated for consistency with the General Plan, the City will review the Zoning Code on an annual basis, periodically correcting inconsistencies that may exist.

**Responsibility:** Community Development Department Planning Division

**Timeframe:** Update Zoning Code by 2016, review annually for consistency

**Funding Source:** General Fund

**Objectives:**

- Complete a comprehensive General Plan and Zoning Code update to ensure consistency and prevent governmental constraints.
- Upon completion of the update, review the Code on an annual basis for consistency, to remove and mitigate potential governmental constraints to housing development, and to address any changes to State law.

## **Program ~~24~~ - Vacant Land Inventory**

The City shall prepare an inventory of existing vacant residentially zoned lots owned by public agencies and evaluate the potential for residential development of each lot. Once ~~this an~~ evaluation is complete, ~~d~~ the City will conduct outreach to organizations involved in ~~the building trades and real estate development~~, especially Humboldt Builders' Exchange, and advise them of the City's interest in developing these ~~se~~ lots for residential use with the support of ~~Redevelopment funds~~ any available funding.

**Responsibility:** ~~Redevelopment Department;~~ Community Development Department

**Timeframe:** ~~FY 2010 on-going~~ Ongoing, 2014-2019

**Funding Source:** General Fund

**Objective:**

- Encourage development of vacant residential land that is appropriate for new housing development.
- Establish partnerships with local developers and home builders to understand the development potential of specific sites within the City.
- Expedite site plan review and building permit issuance for developments in conformance with development standards in multi-family zones.

- Participate in the purchase of vacant infill lots and solicit requests-for-proposal for the development of affordable housing on these parcels at reduced sale prices.
- Prepare an annual monitoring report that summarizes housing development by income category showing progress in meeting Eureka's fair share housing.

### **Program 23: - Annexations for Residential Development**

As part of the General Plan update initiated in 2013, the City shall conduct an evaluation of the feasibility and desirability of annexing surrounding land for ~~residential~~ residential and mixed use development. The City ~~will be~~is supportive of annexation proposals and will allocate excess public service capacities to annexation of developable lands contiguous with City boundaries. To the south and east, the City is effectively surrounded by urban scale residential development in County jurisdiction. ~~Residents of the County have not supported annexations efforts proposed by the City in the past.~~

**Responsibility:** City Manager; Community Development Department

**Timeframe:** Ongoing, 2014-2019 ~~FY 2010-2014~~

**Funding Source:** General Fund

**Objective:**

- Introduce new opportunities for residential development in the City through annexation.
- Ensure development that occurs within the City's Sphere of Influence can be properly served by infrastructure and services, and is consistent with the existing and future development occurring in the City.

~~Program 3: The City shall be open to proposals to annex lands surrounding the City limits for residential use and mixed use.~~

~~Responsibility: City Manager, Community Development Department~~

~~Time Frame: Annually~~

### **Program 4 - Secondary Dwelling Units**

The City recognizes that secondary dwelling units provide a unique opportunity to create affordable units in residential areas, particularly for elderly residents. Consequently, during the 2009-2014 planning period, Staff reviewed the secondary dwelling unit ordinance to ensure compliance with State law and removed any constraints that may hinder the development of

secondary dwelling units in the City. The City amended the ordinance to allow secondary dwelling units not only in one-family zones, but also in other zone districts that allow residential uses and will continue to administer their updated secondary dwelling unit ordinance. The City will  
~~The City shall~~ post and distribute information on secondary dwelling units and ~~on~~ residential conversions online and and outreach the Zoning Ordinance's revised second dwelling unit provisions to further facilitate development of second units on existing developed single family lots as a means of promoting these forms of affordable housing at City Hall.

**Responsibility:** Community Development Department Planning Division

**Timeframe:** Annually

**Funding Source:** General Fund

**Objective:**

- Advertise the applicability of the relaxed standards allowing secondary dwelling units, by right, in zones that allow residential uses through newspaper ads and flyers at the Builders Exchange.
- Track the number of secondary dwelling units proposed and constructed during the planning period.
- Remove any constraints to the development of secondary dwelling units, if any are identified.

**Program 1.5: - Conversion of Underutilized Buildings**

The City shall ~~prepare~~ maintain the an inventory of existing and underutilized buildings prepared during the 2009-2014 Housing Element planning period and evaluate the potential for converting and redeveloping such buildings for mixed use (e.g. commercial-residential, live/work) or residential use (e.g. apartments, condominiums, efficiency units, and single room occupancy). The City will meet with property owners, in conjunction with the Eureka Main Street Program and/or non-profit developers to convert/redevelop buildings to mixed or residential uses. The City shall continue to make use of limited CDBG and HOME Program funds to eliminate the hazards of unreinforced masonry in designated buildings. The City will meet with property owners and Eureka Main Street annually to discuss funding cycles and potential grant applications. The City will monitor the supply of underutilized sites and will evaluate whether the incentives described above are providing the necessary catalyst to ensure that residential development is occurring. As necessary, the City will modify this program to ensure that mixed-use infill development remains a realistic and viable development strategy.

**Responsibility:** ~~Redevelopment Department,~~ Community Development Department

**Timeframe:** Ongoing, 2014-2019~~FY 2010-2011~~

**Funding Source:** General Fund

**Objective:**

- Introduce new opportunities for residential development in the City through the conversion of existing buildings which may be less costly than new construction.
- Establish partnerships with local developers and home builders to understand the development potential of existing underutilized buildings within the City.
- Organize workshops with local architects, engineers, designers, and the development community to discuss fire codes, unreinforced masonry, and mobility access requirements and their effect on affordability.
- Comprehensively review parking requirements to determine how they can be modified to better facilitate residential development in established commercial zones.

~~**Program 6:** Based on the inventory prepared under implementation program 2.5, The City will meet with property owners, in conjunction with the Eureka Main Street Program, the Redevelopment Department, and/or a non-profit developer to convert/redevelop buildings for mixed or residential use. The City shall continue to make use of limited Redevelopment Agency funds and will continue applying for HOME Program funds to eliminate the hazards of unreinforced masonry in designated buildings. The City will meet with property owners and the Eureka Main Street Program annually to discuss funding cycles and potential grant applications~~

~~**Responsibility:** Redevelopment Department, Community Development Department~~

~~**Time Frame:** FY 2010-ongoing~~

**Program 86: - Motel Conversions**

The City shall undertake a study of older motels and their potential for conversion to residential use for seniors, and low- and moderate-income households or their replacement by housing. If the results of this study conclude such a program is feasible, the City will work with property owners and/or a non-profit agency or developer to convert one or more of these older motels to residential use and will make use of Housing Successor (former R~~edevelopment~~ F~~unds~~), CDBG, first-time home-buyers funds, and HOME funds to assist in the rehabilitation of these units.

~~**Responsibility:** Housing Advisory Board, Redevelopment Department, Housing Authority, Community Development Department, and Fire Department, Building~~

~~Department, senior representatives, Homeless representatives, non-profit housing developer.~~

**Timeframe:** Ongoing, 2014-2019~~FY 2010-2011~~

**Funding Source:** Housing Successor, CDBG, or HOME funds

**Objective:**

- Initiate partnerships between various non-profit organizations, governmental, financial and developmental sectors to promote the conversion of older motels to affordable housing.
- Encourage non-profit entities to work with financial institutions and develop plans for leveraging private funds to the maximum extent possible for the specific projects involved.

## **Program 7 - Partnerships with Subsidized Housing Developers**

To facilitate and support the development of subsidized housing units, the City will establish and nurture partnerships with subsidized housing developers providing assistance with financing, land acquisition, and technical support through the entitlement process. Specifically, the City will collaborate with affordable housing developers to optimize their eligibility for financing under various federal, State, County and private programs, such as CDBG, the Low-Income Housing Tax Credit program, and others. City Staff will also work with housing developers to promote ownership opportunities for low- and moderate-income households by providing technical assistance through the entitlement process and making funding available for Council approved subsidized housing projects. Finally, whenever feasible, Eureka will consider using available City-owned properties as subsidized housing sites. If and when, City owned sites are made available, they will be advertised to affordable housing developers.

**Responsibility:** Community Development Department

**Timeframe:** Ongoing, 2014-2019

**Funding Source:** General Fund

**Objectives:**

- Initiate partnerships with various governmental, financial and developmental sectors to promote the development of housing.
- Encourage non-profit entities to work with financial institutions and develop plans for leveraging private funds to the maximum extent possible for the specific projects involved.

- As projects are submitted, the City will offer to review the project budget to ensure that each agency is utilizing all available funding and is leveraging funds to the maximum extent possible.
- Conduct an annual meeting with builders and nonprofits to review land and financial resources, development incentives and the City's entitlement process.

### **Program 8 - Lot Consolidation**

Through the General Plan update, initiated in late 2013, the City will analyze potential incentives to encourage lot consolidation of adjacent, smaller, underutilized parcels. Potential incentives could include reduced or modified parking requirements, lot coverage, setbacks, increased densities, and other zoning tools to provide flexibility for residential developers. If and when a lot consolidation procedure is established, information will be posted on the City website and discussed with developer during the informal review process.

**Responsibility:** Community Development Department Planning Division

**Timeframe:** Ongoing, 2014-2019

**Funding Source:** General Fund

**Objectives:**

- Encourage lot consolidation of smaller parcels to accommodate projects including a minimum of 16 units at a density of at least 30 dwelling units per acre or higher.

### **Program 9 – Water and Sewer Service Provider Coordination**

In accordance with Government Code Section 65589.7 as revised in 2005, immediately following City Council adoption, the City will deliver a copy of the 2014-2019 Housing Element to all public agencies or private entities that provide water or sewer services to properties within the City of Eureka.

**Responsibility:** Community Development Department Planning Division

**Timeframe:** By July 1, 2015

**Funding Source:** General Fund

**Objective:**

- Ensure that water and sewer providers are aware of the City's intentions for residential development throughout the City.

## **Program 10 - Flood Management**

In accordance with Government Code Section 65302, as part of the current General Plan update process the City will review and revise the Conservation and Safety Elements to consider flood risks as they relate to future land use decisions. The Conservation Element will be updated to identify rivers, creeks, streams, flood corridors, riparian habitats, and land that may accommodate floodwater for purposes of groundwater recharge and storm water management. Additionally, the Safety Element will identify information regarding flood hazards, including, but not limited to flood hazard zones, National Flood Insurance Program maps published by FEMA, information about flood hazards, designated floodway maps, dam failure inundation maps, areas subject to inundation in the event of the failure of levees or floodwalls, etc. as listed in Section 65302(g)(2) and establish a set of comprehensive goals, policies, and objectives for the protection of the community from the unreasonable risks of flooding. The City will continue to utilize information from the updated General Plan and consider flood risks in all future land use decisions.

**Responsibility:** Community Development Department

**Timeframe:** Ongoing, 2014 - 2019

**Funding Source:** General Fund

**Objective:**

→ Ensure that flood risks are considered when making land use decisions including the selection of sites to accommodate the City's RHNA allocation.

~~**Program 22:** To facilitate the development of low and moderate income residential units in non-residential zones by both the conversion of vacant upper floors of existing structures into residential units and inclusion of residential units in new construction, the City will perform the following: Organize, host, or sponsor workshops, inviting professionals in the areas of fire codes, unreinforced masonry, and mobility access requirements to speak with local architects, engineers, designers, and the development community on alternate affordable methods of achieving consistency with building, fire and access codes; Comprehensively review the parking requirements within the City in the hope of reducing or eliminating parking requirements for residential uses in these non-residential zones; Undertake a study of the use patterns of City owned parking lots in the Old Town and Downtown areas and evaluate the options for assignment of these parking spaces for residential use in the evening hours.~~

~~**Responsibility:** City Manager, Redevelopment Department, Community Development Department~~

~~**Time Frame:** 2011~~

## HOUSING PLAN

**Program 23:** ~~To assist in the development of vacant infill sites for low and moderate income housing, the City will do the following: Advertise the applicability of the relaxed standards allowing secondary dwelling units by right in one family zones by newspaper ads and placement of flyers at the Builders Exchange; Expedite and give priority to the approval of the site plan and building permits for developments in conformance with development standards in multi-family zones; Participate in the purchase of vacant infill lots and solicit requests for proposals for the development of affordable housing on these parcels at reduced sale prices; Develop a density bonus ordinance, consistent with Senate Bill 1818 that includes incentives to encourage the development of affordable housing.~~

~~Responsibility: Community Development Department, Building Division of the Public Works Department, Redevelopment Department~~

~~Time Frame: 2010-2014~~

~~Program 18: The City shall prepare an annual monitoring report that summarizes housing development and rehabilitation activity by income category and reports on progress in meeting Eureka's fair share housing.~~

~~Responsibility: Redevelopment Department~~

~~Time Frame: Annually~~

Goal ~~22.B: To provide~~Provide adequate housing facilities and services for senior citizens, ~~for the~~ homeless, and other special needs groups~~those in need of transitional housing and others with special needs.~~

Policy 2-1: ~~City to support~~Assist extremely low-, very low-, and low-income households in renting or purchasing a home in Eureka. ~~the creation of new Senior Housing units~~

Policy 2-2: ~~The City shall P~~Promote the development of housing for special needs groups~~that meets the needs of those with special housing needs,~~ including: the homeless, the mentally ill, ~~those needing transitional housing,~~ single parent households ~~headed by single parents,~~ large families, seniors, and disabled persons.

Policy 2-3: ~~The City shall work~~Partner with Humboldt County and other cities in ~~Humboldt the~~ County to seek shared funding for homeless needs and non-local funding for ~~these~~ services.

Policy 2-4: ~~The City shall promote~~Allow the use of alternative living and ownership arrangements aimed at providing additional housing opportunities for special needs groups.

Policy 2-5: Support the creation of new housing units that are appropriate to accommodate the City's aging population.

## Implementation Programs

### **Program 3111- : Housing for Extremely Low-Income Households**

Encourage the development of housing units for households earning 30 percent or less of the Median Family Income for the City of Eureka. Specific emphasis shall be placed on the

## HOUSING PLAN

provision of family housing and non-traditional housing types such as single-room occupancy units and transitional housing. The City will encourage development of housing for extremely low-income households through a variety of activities such as outreaching to housing developers on at least an annual basis, providing financial or in-kind technical assistance or land-write downs, providing expedited processing, identifying grant and funding opportunities, applying for or supporting applications for funding on an ongoing basis, reviewing and prioritizing local funding at least twice during the planning period and/or offering additional incentives beyond the density bonus provisions.

**Responsibility:** Community Development Department/~~Redevelopment Department~~

**Timeframe:** Annually

**Funding Source:** General Fund

~~RDA Housing Set Aside~~

**Objectives:**

→ Outreach to developers on at least an annual basis.

→ Apply for or support applications for funding on an ongoing basis.

→ Review and prioritize local funding at least twice in the planning period.

### **Program 1412: - Emergency Shelters**

Extremely low-income households and households with special needs have limited housing options in Eureka. Housing types appropriate for these groups include: emergency shelters, transitional housing, supportive housing, and single-room occupancy (SRO) units. To accommodate this population group the City amended the Zoning Code to define transitional and supportive housing as residential use, and considered subject only to those restrictions that apply to other residential uses in that same zone. The City also revised the Zoning Code to permit emergency shelters by right without a Conditional Use Permit or other discretionary action in the Service Commercial (CS) zone and will ensure that a proposed shelter is subject to only the development standards as permitted by State law. During the 2009-2014 planning period the City prepared an inventory of sites appropriate to accommodate an emergency shelter, should one be proposed.

The City will continue to monitor the inventory of sites appropriate to accommodate emergency and transitional housing and will work with the appropriate organizations to ensure the needs of homeless and extremely low-income residents are met. The City is committed to prioritizing funding and other available incentives for projects that provide housing for extremely low-income residents whenever possible.

~~The City shall allow emergency shelters to be located, by right, within the CS Service Commercial zoning district as a principally permitted use (i.e. without discretionary action). The City shall undertake a review of its current standards codified in Sections 155.040 et. seq. and revise said City code sections to be consistent with Senate Bill 2 (e.g., spacing requirements, staffing etc.) which amended Cal Gov. Code Sections 65582, 65583 & 65589.5. Said consistency shall also apply to the administration of transitional and supportive housing within the residential uses subject only to those requirements and procedures that apply to other residential uses of the same type in the same zone.~~

**Responsibility:** ~~City Council, Planning Commission,~~ Community Development Department

**Timeframe:** ~~2010-2011 for review of current standard and SB2 revisions/Annually~~  
Ongoing, 2014-2019

**Funding Source:** General Fund

**Objectives:**

- Ensure that the housing need of all residents is met by providing opportunities for transitional housing, emergency shelters and SRO units to be accommodated within the City.
- Prioritize available incentives for extremely low-income households.

### **Program 1213:- Homeless Assistance**

The City shall continue to work with local public and non-profit agencies that develop and fund transitional housing for homeless, marginally homeless persons, and special needs groups throughout the planning period. To achieve this, the City has a homeless liaison that provides information to individuals on services and shelters in the area. Along with Redwood Community Action Agency (RCAA), the North Coast Vets, and Alcohol and Drug Care Services, Eureka by participatinghas also established in outreach programs, membership and participation in the Continuum of Care efforts, meetings with representatives, on an annual basis, to discuss the specifics of locating such housing within the City, and in the continuing efforts tooffers continuing annually fundsupport for the Multiple Assistance Center.

**Responsibility:** Community Development Department Housing Division and Police Department Housing Advisory Board, Redevelopment Department, Housing Authority

**Timeframe:** Annually

**Funding Source:** General Fund

**Objective:**

→ Monitor the number of homeless individuals in the City and provide referrals to the appropriate organizations.

→ Provide information about homeless assistance programs offered by the County and City at City Hall, on the City's website and in other public places to increase awareness.

~~**Program 29**—The City shall appoint an individual from the citizenry to represent the elderly and individuals with disabilities to serve on the City of Eureka Housing Advisory Committee. This individual's duties will consist of advocating the development of housing for the elderly and disabled and to ensure adequate accommodations for the represented groups within the City. A written report shall be filed with the Community Development and Housing Departments bi-annually (June and December) regarding the selected committee member's performance on the committee.~~

~~**Responsibility:**——Community Development Department/Housing Department/City Council~~

~~**Timeframe:**——Annually/Applicable vacancy appointments~~

### **Program 14 – Senior Housing**

The City of Eureka has an array of housing options for its growing senior population, including subsidized units in senior residential communities, life care facilities, or assisted living facilities. The City will continue to work with housing developers to leverage outside funding sources and will provide additional resources, such as permitting assistance and land resources when feasible. Additionally, when engaging with developers and organizations that are proposing housing for seniors, the City will encourage developments to locate within convenient access to services, public facilities, transit, and the senior center. In addition, the City will study the feasibility of amending the Zoning Ordinance to establish zoning tools to facilitate the development of senior housing.

**Responsibility:**      Community Development Department

**Timeframe:**          Ongoing, 2014-2019

**Funding Source:**    General Fund

**Objective:**

→ Reach out annually to developers and offer specific regulatory incentives throughout the planning period, when funding is available to promote the development of age-restricted housing.

- Study the need and feasibility of specific zoning tools, such as permitting the development of senior housing in specific areas of the community, including residential and commercial zones at higher densities than are traditionally allowed.
- Consider offering incentives for senior housing development such as reduced parking standards, reduced unit sizes, increased heights, and increased maximum lot coverage.

### **Program 15 – Housing for Developmentally Disabled Persons Program**

The housing needs of persons with disabilities, including persons with developmental disabilities are typically not addressed by Title 24 Regulations. The housing needs of persons with disabilities, in addition to basic affordability, range from slightly modifying existing units to requiring a varying range of supportive housing facilities. To accommodate residents with developmental disabilities the City will seek State and Federal monies, as funding becomes available, in support of housing construction and rehabilitation targeted for persons with disabilities, including developmental disabilities. Eureka will also provide regulatory incentives, such as efficient permit processing and fee waivers and deferrals, to projects targeted for persons with disabilities, including persons with developmental disabilities. To further facilitate the development of units to accommodate persons with developmental disabilities, the City shall reach out to developers of supportive housing to encourage development of projects targeted for special needs groups. Finally, as housing is developed or identified, Eureka will work with the Redwood Coast Regional Center to implement an outreach program informing families within the City of housing and services available for persons with developmental disabilities. Information will be made available on the City's website.

**Responsibility:** Community Development Department

**Timeframe:** Ongoing, 2014-2019

**Funding Source:** CDBG funds and General Fund

**Objective:**

- Reach out annually to developers and offer specific regulatory incentives throughout the planning period, when funding is available.
- Apply for funding when appropriate during the planning period to encourage development of units specifically for persons with disabilities.
- Initiate a cooperative outreach program with the Regional Center by 2016.

### **Program 16 - Innovative Housing Programs**

The City recognizes that the housing needs of senior, disabled and developmentally disabled residents may require alternative forms of residential development. To meet the needs of these specific groups, the City will investigate zoning tools to encourage the provision of innovative housing types through the General Plan and Zoning Code update. Potential housing types to be considered could include co-housing, shared housing, intergenerational housing, community care facilities, supportive housing, and assisted living for seniors and the disabled. Planning Staff will maintain an updated Zoning Code that allows for these types of housing developments and provide technical assistance to developers seeking to build innovative housing projects.

**Responsibility:** Community Development Department/~~Housing Department/City Council~~

**Timeframe:** Ongoing, 2014-2019

**Funding Source:** General Fund

**Objective:**

- Review residential development standards to ensure that there is flexibility in the Zoning Code to allow for innovative housing types such as co-housing, shared housing, and intergenerational housing.
- Conduct meetings with builders and nonprofits to review land and financial resources, development incentives and the City's entitlement process to permit alternative and innovative housing developments.
- Actively promote outside funding opportunities and regulatory incentives such as density bonuses to offset the costs of providing affordable units.

### **Program 17 - Units for Large Households**

It is crucial that market-rate and subsidized units constructed in the City are available for families as well as the other special needs groups; however, larger units are often more costly to develop. The City will provide incentives to developers to encourage the inclusion of units with three or more bedrooms to accommodate low-income large family households. Incentives may include utilizing the density bonus, fast track processing, fee reductions, waiving of specific development standards, etc. ~~Encourage subsidized and market rate housing developers to provide units that serve large families as part of their projects.~~ Additionally, ~~When the City~~ ~~a project is approved~~ ~~approved~~ and utilizes local funds for subsidized family housing, when appropriate, the City will ensure that at least 25 percent of the units in the project have ~~are 3 bedrooms~~ ~~three or more~~ ~~more~~ bedrooms to accommodate large families.

**Responsibility:** Community Development Department

**Timeframe:** Ongoing, 2014-2019

**Funding Source:** General Fund

**Objectives:**

- Provide development incentives to promote the development of larger units with three or more bedrooms in all housing developments.
- Ensure at least 25 percent of the units in the project have three or more bedrooms to accommodate large families if City provides financial assistance for a project.

## **Program 18 - Section 8 Rental Assistance**

Through the Housing Authority of Humboldt County, households in the City of Eureka are able to access Section 8 Housing Choice Vouchers. The Section 8 program provides rent subsidies to very low-income households who overpay for housing. Prospective renters secure housing from HUD-registered landlords that accept the certificates. HUD then pays the landlords the difference between what the tenant can afford (30 percent of their income) and the payment standard negotiated for the community. The City keeps record of the number of households that participate in the Section 8 program. The Housing Division regularly refers and provides general qualification and program information to interested individuals. While the City is not directly responsible for the administration of this program, Staff can direct residents to the County website and provide information on the program at City Hall, on the City website and in public places.

**Responsibility:** Community Development Department Housing Division

**Timeframe:** Ongoing, 2014-2019

**Funding Source:** County Housing Authority

**Objectives:**

- Continue to participate in the Section 8 Housing Choice Vouchers program to provide assistance to households.
- Encourage rental property owners to register their units with the Housing Authority.
- Monitor the number of residents accessing the program and units available for rent.

### **Program 19 – Homeless Strategy**

Based on the Humboldt County 2011 point-in-time homeless count and city-specific data, Humboldt County and the City of Eureka have a higher than average rate of homelessness as compared to other regions of the State. As part of the General Plan update, the City will prepare a homelessness study to better understand the composition of the local homeless population, the causes and impacts of homelessness in the community, what resources are currently available to address homelessness, and what local challenges exist. A Homelessness Focus Group will also be established to provide local input and perspectives on homelessness issues, impacts, and solutions. The expected outcome of the Focus Group and study will be specific recommendations on how the City can better address this issue and what services should or should not be provided to the community.

**Responsibility:** Community Development Department Housing Division and the Housing Authority

**Timeframe:** Ongoing, 2014-2019

**Funding Source:** County Housing Authority

**Objectives:**

- Establish a Homelessness Focus Group as part of the General Plan update process and hold meetings to obtain local input and perspectives on homelessness issues, impacts, and solutions.
- Prepare a study on homelessness in the City and develop implementation strategies to address the issue.

Goal 3: The City shall encourage the maintenance, improvement, and rehabilitation of the ~~City's~~ existing housing stock and residential neighborhoods.

Policy 3-1:      When available, provide financial assistance to rehabilitate dwelling units owned or occupied by seniors and low-income individuals.

Policy 3-2:      Encourage citizen involvement in property maintenance and efforts to improve the housing stock and overall neighborhood quality.

Policy 3-3:      Cooperate with non-profit housing providers in the acquisition, rehabilitation, and maintenance of older apartment complexes, and single-family houses to be preserved as long-term affordable housing.

Policy 3-3-24: ~~The City shall continue to pursue~~ Pursue appropriate federal, state, and local funding for the rehabilitation of housing for low- and moderate-income households.

~~Policy 3-3:~~ ~~The City shall assist in the relocation of residents who reside in mobilehome parks that are converting to another use, or assist residents in the purchase of mobilehome parks if the mobilehome park is converting to condominium ownership where Redevelopment Agency, state, or federal funds are used for the new use.~~

Policy 3-3-45: ~~In accordance with the requirements of state law, the City shall deny~~ When appropriate, deny ~~any requests~~ for the conversion or demolition of an existing residential dwelling unit located within the Coastal Zone occupied by a low- or moderate-income household unless provisions are made for replacement of the dwelling unit.

~~Policy 3-5:~~ ~~In accordance with the requirements of state law, the City shall deny any request for the conversion or demolition of any residential structure located within the Coastal Zone for development of a non-residential use which is not coastal dependent unless the City finds that the residential use is no longer feasible in that location. If the City makes~~

~~this determination and authorizes the conversion or demolition of the residential structure, it shall require replacement of all dwelling units occupied by low or moderate income households in accordance with state law.~~

Policy ~~3-3-66~~: ~~The City shall diligently pursue~~ Pursue nuisance abatement and the elimination of overcrowded, unsafe, unsanitary conditions, ~~and nuisance abatement within residential neighborhoods.~~

~~Policy 3-7:~~ ~~The City shall inventory data on residential density and proportion of lower-income households in each area to encourage and facilitate improvements in needed areas. Said data shall be kept in a data base and managed as a GIS “layer or project” for Citywide departmental access and use.~~

Policy ~~3-73-8~~: ~~E~~The City shall encourage and promote the rehabilitation and expansion, where feasible, of mobile home parks.

Policy 3-8: Assist in the relocation of residents who reside in mobilehome parks that are converting to another use, or assist residents in the purchase of mobile home parks, if of the mobile home park is converting to condominium ownership where City, state, or federal funds are used for the new use.

Policy ~~3-93-9~~: ~~The City shall encourage and P~~promote the retention, rehabilitation, and maintenance of historic residential structures in the City.

Policy ~~3-103-10~~: ~~The City shall seek~~ Preserve ~~-to preserve~~ all assisted multi-family rental housing units at risk of being converted to market-rate housing.

~~Policy 3-11:~~ ~~The City shall strive to maintain the existing housing stock within the Henderson Center area. Zone change and General Plan amendment requests that would result in the conversion of residential zoning and plan designations to commercial-related designations shall be strongly discouraged by the City.~~

## Implementation Programs

### Program 20 – Code Enforcement

Code enforcement is essential to ensuring housing preservation and rehabilitation. To maintain the existing housing stock, the City will enforce, on a complaint or request basis, local zoning; housing, fire, and building codes; and standards for landscaping to maintain safe and decent housing. Property owners with code violations who meet eligibility requirements for participation in programs administered by the City will be offered an opportunity to correct code violations through financial assistance, when funds are available. The primary goal of the regulation is to provide reasonable controls for the maintenance, rehabilitation, preservation, and conservation of existing commercial and residential properties.

**Responsibility:** Community Development Department Code Enforcement and Fire Department

**Timeframe:** Ongoing, 2014-2019

**Funding Source:** General Fund, CDBG funds

**Objective:**

→ Enforce and expand where necessary, the property maintenance provisions embodied in the California Green Building Code and the Zoning Ordinance in order to conserve and improve the quality of housing units in the City.

### Program 21 – Small Multi-Family Rental Rehabilitation/Construction

To assist property owners with small rehabilitation projects on structures with 6 or less rental units within a targeted area, the City established the Small Multi-Family Rental Rehabilitation/Construction Program. The program is intended to eliminate substandard and deteriorated rental housing and encourage rental property owners who have low- to moderate-income tenants to rehabilitate their rental units. Specifically, the program provides small loans for owners to complete health and safety repairs as well as exterior repairs, painting, wiring and foundation upgrades. In exchange for issuing a loan, the City requires the property owner to place affordability covenants to maintain rents for low- and moderate-income tenants. As loans are repaid the funds can be reissued for new projects.

**Responsibility:** Community Development Department Housing Division

**Timeframe:** Ongoing, 2014-2019

**Funding Source:** CDBG and HOME

**Objectives:**

- Continue to provide informational materials about the program at City Hall, on the City's website and in other public places to increase awareness.
- When funding is available, advertise the Small Multi-Family Rental Rehabilitation/Construction Program and other programs on the City's website.
- Promote energy efficiency improvements to households participating in the program.

### **Program 22 – Owner-Occupied Rehabilitation Program**

The Owner-Occupied Rehabilitation Program was created to assist low- and moderate-income single-family homeowners with health and safety repairs, energy efficient upgrades, and modifications to accommodate a disability. Through the CDBG program, homeowners can borrow up to \$100,000.00 of City loan funds at 1.5% interest for 30 years to complete necessary health and safety repairs to their property. Funds may be used to finance real property improvements that substantially protect or improve the basic livability or utility of the property. Once all health and safety repairs are completed, general property improvements or repairs may be completed using up to 15 percent of the total loan. All work is subject to Local Building Code requirements and must be constructed to meet these standards by program eligible State Licensed Contractors. Exterior and interior painting may also be encouraged to improve the property's appearance and/or may be required to reduce Lead Based Paint Hazards.

**Responsibility:** Community Development Department Housing Division

**Timeframe:** Ongoing, 2014-2019

**Funding Source:** CalHome, CDBG, HOME, LOCAL, and Housing Successor funds

**Objectives:**

- Continue to provide informational materials about the program at City Hall, on the City's website and in other public places to increase awareness.
- When funding is available, advertise the Owner-Occupied Rehabilitation Program and other programs on the City's website and in local advertising media.
- Promote energy efficiency improvements to households participating in the program.
- Promote homeowner accessibility improvements to disabled households participating in the program.

### **Program 23 - Wheelchair Ramp Grant Program**

The Wheelchair Ramp Grant Program was created to assist low- and moderate- income households with disabled residents to construct a wheelchair ramp allowing for improved mobility to and from their home. Through the program, the City offers grants up to \$3,500, depending on the applicant's annual income, to construct a wheelchair ramp at households within the City limits of Eureka. Projects must meet the construction standards as established by the Disabled Access Guidelines and Title 24.

**Responsibility:** Community Development Department Housing Division

**Timeframe:** Ongoing, 2014-2019

**Funding Source:** LOCAL

**Objectives:**

→ Continue to provide informational materials about the program at City Hall, on the City's website and in other public places to increase awareness.

### **Program 24 – Graffiti Clean-up Kit Program**

The Graffiti Clean-up Kit Program is sponsored by the City of Eureka in cooperation with Shafer's Ace Hardware in Henderson Center at 2760 "E" Street in Eureka to remove graffiti from residential neighborhoods. To be eligible, an applicant must own and live in a single-family dwelling within the City limits of Eureka. Property owners are asked to make a co-payment of \$5.00 and fill out an application form to obtain a voucher for a kit from Shafer's Ace Hardware. Graffiti Clean-up kits typically consist of the following: 1 quart of latex paint, 1 free paint color match by Shafers' Staff, a 2" paint brush, clean up cloth, drop cloth, stir stick, and a wet paint sign. This program provides local residents with a valuable tool to help preserve their neighborhood when property defacement occurs.

**Responsibility:** Community Development Department Housing Division

**Timeframe:** Ongoing, 2014-2019

**Funding Source:** LOCAL and Shafer's Ace Hardware

**Objectives:**

→ Continue to provide informational materials about the program at City Hall, on the City's website and in other public places to increase awareness.

→ Partner with Shafer's Ace Hardware to continue the program.

### **Program 25 - Senior Home Repair Grant**

The City of Eureka partners with the Humboldt Senior Resource Center to provide grants of up to \$300 to assist low- to moderate-income seniors in the community with minor health and safety repairs to modify their homes to accommodate the special needs of a senior and make their homes safe. Seniors must be 60 years of age or older.

**Responsibility:** Community Development Department Housing Division and Humboldt Senior Resource Center

**Timeframe:** Ongoing 2014-2019

**Funding Source:** LOCAL and Humboldt Senior Resource Center

**Objectives:**

- Continue to provide information materials about the program at City Hall, on the City's website and in other public places to increase awareness.
- Partner with Humboldt Senior Resource Center who executes agreement annually to coordinate repair service, invoicing, and costs for materials over \$300.

## **Program 26 - Dumpster Grant Program**

The City of Eureka has partnered with Recology of Humboldt to provide 20 free yard dumpsters in each calendar year for use by eligible low- to moderate-income residential property owners and for residential neighborhood clean up. To qualify a property must be located in the City limits, be single-family owner-occupied, designated a nuisance, and determined to contain trash and debris in a quantity sufficient to be determined a health or safety issue.

**Responsibility:** Community Development Department Housing Division and Recology of Humboldt

**Timeframe:** Ongoing 2014-2019

**Funding Source:** LOCAL and Recology of Humboldt

**Objectives:**

- Continue to provide information materials about the program at City Hall, on the City's website, and in other public places to increase awareness.
- Work with the Humboldt County Environmental Health Department, Recology of Humboldt, and the City of Eureka Code Compliance Officer to provide dumpsters where eligible.
- Clean up properties and neighborhoods by providing use and disposal costs for 20 yard dumpsters to alleviate properties deemed a nuisance with excessive garbage and debris on site.

## **Program 27 - Monitor and Preserve At-Risk Units**

The City will continue to keep an inventory of affordable housing units and promote, through the Housing Division, the use of additional affordable housing assistance programs, as appropriate, to preserve existing affordable units that are at risk of converting to market-rate. This is to be accomplished by working with public and/or private housing agencies that have expressed an interest in rights-of-first-refusal for publicly assisted housing projects at-risk of conversion to market-rate housing; and by establishing a monitoring program for local Section 8 contracts including an early warning system for units at risk of being converted to market-rate. When available, the City will utilize resources such as HUD Section 208/811 loans, HOPE II and III Homeownership program funds, HOME funds, CDBG funds, Low-Income Housing Tax Credit Programs, California Housing Finance Agency single-family and multi-family programs, programs to stimulate private developer and non-profit entity efforts in the development and financing of housing for low- and moderate-income households. The City will facilitate discussions between developers and local banks to meet their obligations pursuant to the California Community Reinvestment Act (CCRA) providing favorable financing to developers involved in projects designed to provide low- and moderate-income housing opportunities. Similarly, the City will maintain a list of mortgage lenders participating in the California Housing Finance Agency (CHFA) program and refer the program to builders or corporations interested in developing housing in the City.

**Responsibility:** Community Development Department Housing Division

**Time Frame:** Annually

**Funding Source:** CDBG, HOME, LOCAL, and Housing Successor

**Objectives:**

- Maintain a list of affordable units throughout the City on the website including affordability information to ensure landlords are compliant with deed restrictions and to preserve affordable units.
- Assist property owners and entities with the application processes by providing financial assistance, when funding is available,
- Pursue partnership opportunities with non-profits to preserve and expand affordable housing in the City.
- Gauge owner interest in Section 8 renewal, to identify units likely to be acquired and managed as Section 8 housing and respond to federal and state notices
- Provide an “Affordable Housing Tenant Education Notice” to Agency assisted owners of multi-family housing units to notify tenants of affordability restrictions and maturity.

### **Program 28 - Purchase Housing Covenants**

When funding is available, the City of Eureka will study the feasibility of purchasing 55 year affordability covenants on existing small multi-family rental units, focusing on residences that may be in need of minor rehabilitation. The City will target multifamily complexes with 2-6 units throughout the City. The elimination of the City's Redevelopment Agency during the 2009-2014 planning period has resulted in limited funding sources and Staff for this program. Consequently, for the 2014-2019 planning period, the City will investigate potential funding opportunities and administer funds as they become available. If and when a permanent funding source is identified, the City will provide information about the program at City Hall, on the City's website and in other public places to increase awareness.

**Responsibility:** Community Development Department Housing Division

**Time Frame:** Annually

**Funding Source:** Housing Successor, HOME, CDBG; Additional funding sources as needed

**Objective:**

→ Investigate new funding opportunities and administer funds as they become available. If, and when, a permanent funding source is identified, the City will provide information at City Hall, on the City's website and in other public places to increase awareness.

### **Program 29 – Mobile Home and Manufactured Housing**

Manufactured housing and mobile home parks represent affordable housing resources for the City's low-income and elderly households. To preserve these units as affordable the City will consider a mobile home rent control ordinance or similar measure that would restrict conversion of mobile home parks to other uses. As State law requires local jurisdictions to permit manufactured housing and mobile homes in all residential zones, the City will continue to permit new mobile home parks in multi-family zones and manufactured homes on permanent foundations on individual lots or in new manufactured home subdivisions. Manufactured homes on single-family lots must comply with development standards applicable to the single-family zones in which they are located.

**Responsibility:** Community Development Department

**Timeframe:** Ongoing, 2014-2019

**Funding Source:** General Fund

**Objective:**

→ Encourage the provision of affordable housing by allowing manufactured housing (including mobile homes) in single-family residential zones, subject to the conditions consistent with State law.

**Program 14:** ~~The City shall apply for Community Development Block Grant (CDBG) and other funds as appropriate for the multi-family Rental Rehabilitation/Construction Program, the Owner/Occupant Rehabilitation Program, and the Full-Scale Neighborhood Improvement Organization Program.~~

**Responsibility:** ~~City Council, Housing Advisory Board, Redevelopment Department~~

**Time Frame:** ~~Annually~~

**Goal 4:** Address, remove, or mitigate constraints to housing production and attainment for all income levels and special needs groups.~~To ensure equal housing opportunities for all persons in Eureka regardless of age, race, religion, sex, marital status, national origin, color, or other barriers that prevent choice in housing.~~

~~Policy 1-16:~~ ~~The City shall, in adopting new regulations, consider the effects of new regulations on housing affordability.~~

**Policy 4-1:** ~~The City shall promote~~Promote housing opportunities for all persons regardless of race, religion, sex, marital status, disability, national origin, color, ~~elderly age, individuals with disabilities~~ability, or other barriers that prevent choice in housing.

**Policy 1-64-2:** ~~The City shall comprehensively review~~Review parking requirements within Eureka, in order to facilitate the development of housing units.

**Policy 4-3:** Promote the expeditious residential development of existing vacant residentially zoned lots owned by the City, Caltrans, or other public agencies.

**Policy 1-184-4:** ~~The City shall~~ Expedite the review and approval of all development that includes on-site residential units affordable to very low- and low-income households.

**Policy 1-144-5:** ~~The City shall provide and p~~Promote the use of density bonuses for projects that include units reserved for lower-income households, as indicated in the fair share assessment analysis.

**Policy 1-194-6:** ~~The City shall reduce~~Reduce development and planning fees for developments s that includes ~~s~~ on-site residential units affordable to extremely low, very low- and low-income households.

**Policy ~~1-204-7~~:** ~~In accordance with the provisions of Senate Bill 1818, the City may provide flexibility in development standards for developments that includes on-site residential units affordable to very low- and low-income households, in terms of parking requirements, setbacks, lot coverage, and street widths.~~  
Provide flexibility in development standards for developments that includes on-site residential units affordable to very low- and low-income households.

**Policy ~~1-234-8~~:** ~~Consider theIn order to foster the production of housing units, the City shall comprehensively review a potential reduction of in residential minimum lot size requirements and concurrently, a reduction of the planned unit development minimum acreage of three acres.~~  
In order to foster the production of housing units, the City shall comprehensively review a potential reduction of in residential minimum lot size requirements and concurrently, a reduction of the planned unit development minimum acreage of three acres.

## Implementation Programs

### Program 30 – Residential Development Standards

On an annual basis, City Staff will specifically review the development standards for the residential zones to identify standards that may constrain development of affordable housing and housing for special groups such as disabled individuals. While the City is flexible and is committed to working with developers to build affordable units, the City will continue to review the development standards and alter them as necessary to ensure no constraints to affordable housing exist. In conjunction with the current General Plan and Zoning Code update, Staff will also review requirements such as setbacks, parking requirements, height limitations, etc. to ensure that they are necessary and pertinent. The City is committed to addressing any constraints identified in Chapter 6, Housing Constraints, during the General Plan update process. In the interim, Staff will, on a case-by-case basis, identify ways that standards can be relaxed if it is determined that such requirements are in any way impeding the development of affordable housing or housing for disabled residents. The City will also continue to provide development standard modifications, efficient processing for applications related to the creation of affordable housing, and when funding is available, will offer fee modifications for projects including affordable units that are required to apply for variations to the existing development standards.

**Responsibility:** Community Development Department

**Timeframe:** Ongoing, 2014-2019

**Funding Source:** General Fund

**Objective:**

→ Review development standards to identify constraints and remove or offset constraints where possible.

### **Program 31 -9: Density Bonus Incentives and Concessions**

In accordance with the requirements of state law (Senate Bill 1818 ~~and~~& Cal. Gov. Code §65915 et seq.), the City of Eureka amended their Zoning Ordinance during the 2009-2014 planning period to codify that density bonus incentives and concessions for Affordable Housing projects shall be provided as prescribed by Government Code §65915. The ~~revised ordinance~~ amendment is intended to facilitate the development of housing for low- and very low-income households that is restricted for a period of no less than 45-55 years. The City will promote the use of the density bonus ~~ordinance-incentives and concessions~~ in conjunction with mixed-use projects, senior housing, and ~~within priority development areas~~. areas targeted for higher intensity development. Information on ~~the available density bonus incentives and concessions~~ ordinance will be provided at City Hall and online at the City's website to promote ~~the application of ordinance for the~~ development of affordable units.

**Responsibility:** Community Development Department

**Timeframe:** Ongoing, 2014-2019

**Funding Source:** General Fund

**Objective:**

→ Provide information about density bonus incentives and concessions at City Hall, on the City's website and in other public places to increase awareness.

### **Program 2832: - Reduced or Modified Parking Requirements**

The City recognizes the importance of allowing for flexibility in their development standards, specifically parking requirements, to encourage and facilitate the development of higher density housing. To facilitate and encourage a variety of housing opportunities, the City will continue to review applications for reduced or modified parking on a case-by-case basis, specifically within the Old Town/Down Town Districts. Specifically, Planning Staff will consider the feasibility of shared parking in mixed-use developments that includes residential units, and reduced parking standards in senior and subsidized projects, as well as higher-density residential projects near transit or services. Any reductions for projects should be supported by a parking demand analysis that evaluates the feasibility and impacts of lower parking ratios with strategies for reducing parking demand.

**Responsibility:** Community Development Department

**Timeframe:** Ongoing, 2014-2019

**Funding Source:** General Fund

**Objective:**

- Review parking demand analyses for specific projects, as they are submitted, and work with housing developers to identify opportunities for reduced requirements.
- As part of the General Plan and Zoning Code update process, study the feasibility of allowing shared parking as an incentive to provide affordable housing development.

### **Program 1033 - Efficient Application Review**

The City shall give high priority to development proposals that include on-site residential units affordable to low-and moderate-income households to minimize the review and approval time for such applications. This is to include fast-track review processing for development proposals that include affordable housing units for very-low-income households. To ensure that the City's development process is not considered a constraint to the development of residential projects, the City holds monthly meetings to evaluate the development process. These meetings ensure that Staff is available to assist with document review and permit processing, allow for the identification of any potential issues early in the development process, and lead to the evaluation of permit processing times to identify ways to streamline the process.

**Responsibility:** ~~City Council, Planning Commission, Redevelopment Department,~~  
Community Development Department

**Timeframe:** Ongoing, 2014-2019

**Funding Source:** General Fund

**Objective:**

- Continue to monitor permit processing times and investigate ways to streamline the process.

### **Program 34 – First-Time Homebuyer Program (FTHB)**

The City administers and funds a First-time Homebuyer Program to provide downpayment assistance, up to a maximum of \$100,000 in a second lien position mortgage on title, to qualified home buyers. For this program, the City partners with a local lender to provide first mortgage loans. During the 2009-2014 planning period, the City assisted 12 households to purchase homes; however with the elimination of the City's Redevelopment Agency, permanent funding for this program is no longer available. For the 2014-2019 planning period the City will investigate new funding opportunities and administer funds as they become available. If and when a permanent funding source is identified, the City will provide information about the program at City Hall, on the City's website and in other public places to increase awareness.

**Responsibility:** Community Development Department Housing Division

**Timeframe:** Ongoing, 2014-2019

**Funding Source:** General Fund

**Objectives:**

- Investigate new funding opportunities and administer funds as they become available. If and when a permanent funding source is identified, the City will provide information at City Hall, on the City's website and in other public places to increase awareness.

### **Program 4-2635 – Reasonable Accommodation**

The City shall evaluate whether there are constraints on the development, rehabilitation, and conservation of housing units intended for persons with disabilities. The analysis will include an examination of land use and building codes, permits, and processing. If any constraints are found ~~within these areas~~, the City will initiate actions to address these constraints, ~~including by removing them whenever feasible. constraints or providing accommodation for housing intended for persons with disabilities.~~ To specifically address potential constraints to the development of housing that is appropriate to accommodate disabled and developmentally disabled individuals, the City ~~has adopted~~ has established a reasonable accommodation ordinance to provide exception in zoning and land ~~use~~ for housing for persons with disabilities. This procedure ~~will be~~ is administrative, ~~with and requires a~~ minimal ~~or no~~ processing fee.

**Responsibility:** Community Development Department~~4~~

**Timeframe:** Annually, 2014-2019

**Funding Source:** General Fund

**Objective:**

- Provide information about reasonable accommodation at City Hall, on the City's website and in other public places to increase awareness.

### **Program 27:**

~~The City shall adopt Universal Design Standards under the Americans with Disability Act (ADA) for all new and past public housing developments. Said use of Universal Design Standards will assist in converting housing availability and access for use by the elderly and individuals with disabilities. Additionally, prior to construction and/or alteration of public housing developments, the City shall consult local members or groups of the disabled community for ADA design input.~~

**Responsibility:** ~~Community~~ ~~Development~~ ~~Department/Building~~  
~~Department~~

**Program ~~1536 - Mediation and State Fair Employment and Housing~~  
~~Commission~~ Fair Housing Programs**

The City will continue to provide residents with fair housing services information provided by the State Fair Employment and Housing Commission. The State Fair Employment and Housing Commission provides counseling and mediation between tenants and landlords, seminars, and informational activities throughout the region. The City shall continue to refer fair housing complaints to the appropriate entity including the US Department of Housing and Community Development (HUD), State Department of Fair Employment and Housing and the City's Tenant Grievance Hearing Procedure. The City will also assist in program outreach through placement of fair housing handouts at the public counter, City library, post office, and other community locations such as the City's Senior Resource Center. ~~The City shall continue to post and distribute information on the enforcement program of the State Fair Employment and Housing Commission with regard to resolution of fair housing complaints. This distribution will include placing this information at a variety of public locations including public libraries, community and senior centers, local social service offices, and City administrative offices.~~

**Responsibility:** Community Development Department Housing Division and  
Housing Authority ~~Redevelopment Department~~

**Timeframe:** Annually, 2014-2019

**Funding Source:** General Fund

**Objective:**

- Continue to assist households, and refer fair housing complaints to the State Fair Employment and Housing Commission.
- Continue to comply with all State and federal fair housing requirements when implementing housing programs or delivering housing-related services.
- Continue to promote fair housing practices, including advertisement on the City's website, and provide educational information on fair housing to the public.
- Increase education to residents and landlords regarding fair housing laws.

## Goal 5: To encourage and maintain energy efficiency in new and existing housing.

**Policy 5-1:** The City shall continue to promote energy conservation in the design of all new residential structures and shall promote incorporation of Title 24 energy conservation and weatherization features in existing homes.

**Policy 5-2:** ~~In an effort to reduce personal vehicle miles traveled, prior to the final approval of new multi-family housing projects within Eureka, the City shall ensure~~ Ensure that ~~the projects~~ integrates safe pedestrian and/or bike connectivity to existing or proposed destinations such as employment, shopping, business, and other residential developments to reduce vehicle miles traveled. ~~Said connectivity compliance can be achieved through locating the proposed development adjacent to existing or proposed trails, bike lanes, or sidewalks identified within the City's Capital Improvement Plan or similar master or General Plan. Additionally, prior to project approval, the City shall consult with all applicable public transit providers to ensure safe and convenient access to transit opportunities to and from the proposed development.~~

### Implementation Programs

#### **Program ~~1637~~÷ Energy Efficiency**

The City shall continue to review building plans for compliance with state energy efficiency standards. To assist developers, the City will provide green code and green rehabilitation manuals such as the U.S. EPA's *Sustainable Solutions for Historic Houses in Northern California*, and the City of Oakland's *Rehab Right: How to Realize the Full Value of Your Old House*. These manuals provide information and identification of alternative and/or sustainable building methods and materials used for the treatment of Eureka's older housing stock. Additionally, whenever possible the City will encourage and support energy-efficiency improvements and modifications for existing and proposed subsidized housing units and low-income households.

**Responsibility:** Community Development Department Building and Housing Divisions

~~Redevelopment Department, Building Department~~

**Timeframe:** Ongoing, 2014-2019

**Funding Source:** General Fund

**Objective:**

- Encourage residential developers to maximize energy conservation through proactive site, building and building systems design, materials and equipment to maximize energy efficiency that exceeds the provisions of Title 24 of the California Building Code.
- Study the feasibility of raising energy efficiency standards for publicly funded projects.
- Require the use of Energy Star appliances and materials in subsidized housing developments.
- Assist developers accessing passive design resources with brochures and using the City website.
- Encourage use of upgraded insulation, advanced air infiltration reduction practices (air sealing), and Low-E double-pane windows.
- Promote use of energy efficient lighting including fluorescent.

### **Program 1738 - Weatherization Programs**

The City shall post and distribute information on currently available weatherization and energy conservation programs. Within Eureka, the Redwood Community Action Agency (RCAA) currently provides weatherization services to both renter and owner-occupied households. The Weatherization Program provides high quality energy efficiency and weatherization services for income qualified low- to moderate-income households. As the City has no control over the administration of the program, Staff will provide information on applicable programs online and at City Hall.

**Responsibility:** Community Development Department Building and Housing Divisions, Redwood Community Action Agency  
Redevelopment Department, Building Department

**Timeframe:** Ongoing, 2014-2019

**Funding Source:** General Fund

**Objective:**

- Provide information about available weatherization programs at City Hall, on the City's website and in other public places to increase awareness.

### **Program 39 - Green Building Techniques**

The City shall evaluate the use of “green” (energy efficient and environmentally sensitive) alternative building methods and materials. The Community Development Department will evaluate the feasibility of using alternative building methods and materials, taking compliance with state building codes and Eureka’s maritime climate into account. The City will revise the Building Code to allow use of alternative building methods deemed feasible and appropriate, beyond the minimum requirements of Title 24.

**Responsibility:** Community Development Department

**Timeframe:** Ongoing, 2014-2019

**Funding Source:** General Fund

**Objective:**

- Increase opportunities for and/or remove constraints to green-building in multi-family residential projects.
- Support building framing that promotes construction of tighter building envelopes with maximum height and sky exposure plans and minimum setbacks.

### **Program 40 – Staff Training on Green Building Practices**

To effectively maintain an awareness of new legislation and green building practices, Staff will continue to attend meetings, conferences and other related events. On a regular basis, Staff also reviews the Zoning and Building Codes to incorporate green building and water conservation techniques to ensure they are up to date with the latest advancements. Continue to train City staff on current green building practices.

**Responsibility:** Community Development Department

**Timeframe:** Ongoing, 2014-2019

**Funding Source:** General Fund

**Objective:**

- Encourage City Staff to attend conferences, training sessions, and other events to learn and stay informed on new green initiatives and technologies.
- Hold in-house training sessions to facilitate inter-department cooperation on green building practices.

# 3. QUANTIFIED OBJECTIVES

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California Housing Element Law requires jurisdictions to estimate the number of affordable housing opportunities that will be created over the planning period. Within the Quantified Objectives section of the 2014-2019 Housing Element, the anticipated and potential affordable housing development for the planning period starting on January 1, 2014 and ending June 30, 2019 are presented.

It is important to note that while the goal of the Quantified Objectives section is to show how the City will meet its 2014-2019 RHNA allocation, and based on the premise that the City intends to make every effort to achieve these goals, Eureka cannot guarantee that these needs will be met given limited financial and staff resources, and the increasing gap in affordability of housing resources and incomes. Satisfaction of the City's regional housing needs will partially depend on the cooperation of private funding sources and resources of the State, Federal and County programs that are used to support the needs of the extremely low-, very low-, low-, and moderate-income households. Additionally, outside economic forces heavily influence the housing market. State law recognizes that a locality may not be able to accommodate its regional fair share housing need.

**Table 3-1** presents the City's quantified objectives in three categories: construction of new affordable units, substantial rehabilitation of substandard units, and conservation of existing affordable housing. New construction of affordable units focuses on the City's ability to accommodate its 2014-2019 RHNA allocation of 609 units (see **Table 6-1**) on land identified in the sites inventory. It is important to note that this subcategory assumes optimum conditions for the production of housing and does not take into account how environmental, physical and market conditions influence the timing, type and cost of housing production in a community. It also presents the City's efforts to encourage and facilitate the development of affordable units through zoning and the identification of opportunity sites.

As indicated in **Table 4-33** there are 120 units with affordability covenants at-risk of transitioning to market rate prices during the planning period; consequently the City has identified these units for preservation or conservation. In addition to the preservation of at-risk units, the Community Development Department Housing Division indicates that approximately

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## QUANTIFIED

## OBJECTIVES

44 units will be assisted annually through City operated rehabilitation programs, as outlined in **Section 2, Housing Plan**. In total, the City anticipates that approximately 300 units will be constructed by private developers, 490 units could be created through infill development and secondary dwelling units, 480 units annually will be preserved through rent subsidies (Section 8), and 44 units will be rehabilitated or assisted through City programs.

Table 3-1: Quantified Objectives

Category	Extremely Low	Very Low	Low	Moderate	Above Moderate	Total
<b>Eureka Fair Share Allocation</b>						
HCAOG Needs Allocation	<b>72</b>	<b>73</b>	<b>96</b>	<b>104</b>	<b>264</b>	<b>609</b>
<b>NEW CONSTRUCTION</b>						
Implementation Program 1.6 - Motel conversions to SRO's	150	150	0	0	0	<b>300</b>
Implementation Program 1.4 - Secondary Dwelling Units	0	0	60	0	0	<b>60</b>
Implementation Program 1.5 - Commercial Conversions	0	10	120	0	0	<b>130</b>
New construction by private developers	0	0	0	200	100	<b>300</b>
<b>Total New Construction</b>	<b>150</b>	<b>160</b>	<b>180</b>	<b>200</b>	<b>100</b>	<b>790</b>
<b>CONSERVATION</b>						
Section 8 Vouchers	240	240	0	0	0	<b>480</b>
First Time Home Buyers	0	0	10	10	0	<b>20</b>
"At Risk" Units	91	26	3	0	0	<b>120</b>
<b>Total Conservation</b>	<b>331</b>	<b>266</b>	<b>13</b>	<b>10</b>	<b>0</b>	<b>620</b>
<b>REHABILITATION</b>						
CDBG Owner-Occupied Rehabilitation	0	5	15	0	0	<b>20</b>
CDBG Renter-Occupied Rehabilitation	0	10	10	0	0	<b>20</b>
Multi-Family Rental Rehabilitation	0	2	2	0	0	<b>4</b>
<b>Total Rehabilitation</b>	<b>0</b>	<b>17</b>	<b>27</b>	<b>0</b>	<b>0</b>	<b>44</b>

Source: City of Eureka, 2013.

# 4. COMMUNITY PROFILE

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The town site of ‘Eureka’ was established in the 1850’s as a planned development, by a land company that divided the land into lots, delineated streets and roads, and managed the land for members and investors. Early settlers claimed large pieces of property, eventually selling off smaller portions to other buyers. Some families bought entire blocks, building on one portion, and subdividing the rest into streets and lots. Today, many neighborhoods in Eureka contain intact remnants of these early divisions. This pattern of development, by residential and commercial tract, has been very important throughout the history of the City, creating blocks of buildings and structures that, still today, retain historic and architectural integrity.

The infilling of many of these large tracts over time has fostered cohesive neighborhoods that integrate a variety of architectural styles with people of varied socio-economic status. A row of modest cottages may co-exist next to a Victorian storefront or a large Arts and Crafts bungalow. Cultural landscapes may incorporate formal plantings at street side, with native trees and trails leading to a slough in the backyard. The variety and distribution of historic structures in Eureka creates a cultural fabric that reflects the history of the community. The retention and rehabilitation of the significant numbers of Victorian era structures that provide a direct link to the City’s history, and the maintenance of the cultural continuity of the Victorian era are significant components of the City’s housing policies.

The current housing needs of the City are determined by the demographic characteristics of the population (age, household size, employment, income levels), the characteristics of its housing (number of units, age of units, tenure, size, cost), and the nature of the community (suburban, industrial, agricultural, resort/tourism, high tech, schools, parks, transportation). The local housing market is seldom static, and is constantly changing based on dynamic social and economic factors. As City demographics and household socio-economic conditions change, different housing opportunities arise and/or must be created to meet demand. This section explores the characteristics of the existing and projected demographics and housing stock in order to define the extent of unmet housing needs in Eureka. This information is critical in providing direction to update the City's Housing Element goals, policies, programs, and actions.

## 4.1 - Population Trends

Incorporated in 1874, the City of Eureka is a relatively large jurisdiction, encompassing approximately 14.45 square miles, located centrally along the coast in Humboldt County. According to the U.S. Census, in 1990, the population of Eureka was roughly 27,025 residents. Over the last two decades the City's population has remained relatively stable, experiencing a slight dip in population in the year 2000 to 26,128 residents, followed by a comparable increase to 27,191 residents by 2010. In the last ten years the City experienced a slight increase (4 percent) in population, which may be related to the limited land available for new development. As mentioned previously, over the last twenty years the City has generally maintained its size as the population has fluctuated, experiencing an overall increase of approximately 0.6 percent, from 1990 to 2010. **Table 4-1** indicates population growth trends for Eureka and surrounding communities.

Table 4-1: Population Growth Trends

Jurisdiction	1990	2000	2010	Percent Change 1990-2010
<b>Eureka</b>	<b>27,025</b>	<b>26,128</b>	<b>27,191</b>	<b>0.6%</b>
Arcata	15,197	16,651	17,231	13.4%
Fortuna	8,788	10,497	11,926	35.7%
Humboldt County	119,118	126,518	134,623	13.0%

Source: U.S. Census Bureau, 1990, 2000, and 2010.

In comparison to the surrounding cities of Arcata and Fortuna, Eureka's growth rate over the past twenty years is significantly lower than the average growth rate for the region. Surrounding cities experienced population growth rates ranging from 13 percent in Arcata to roughly 36 percent in Fortuna. The County of Humboldt experienced 13 percent growth in the same time period.

### 4.1.1 - Age Composition

Age distribution is also an important indicator for determining future demand for housing types in the City. Traditional assumptions are that the young adult population (20 to 34 years old) has a propensity for choosing apartments, low- to moderate-priced condominiums, and smaller single-family units. The adult population (35 to 65 years old) is the primary market for moderate to high-end apartments, condominiums, and larger single-family homes. This age group

traditionally has higher incomes and larger household sizes. The senior population (65 years and older) generates demand for low- to moderate-cost apartments and condominiums, group quarters, as well as walkable and easily accessible homes. **Table 4-2** shows the age distribution of the population of the City of Eureka in 2010.

As shown in **Table 4-2**, residents between the ages of 30 and 54, classified as working adults, make up a significant percentage of the City's population (34 percent). The second largest group is young adults, ages 20 to 29, making up approximately 18 percent of the total population in 2010. From 2000 to 2010 the percentage of young adults, working adults, and retiring adults all increased, indicating an aging population. The percentage of preschool aged children also increased slightly. The percentage of school aged children, as well as senior citizens both decreased from 2000 to 2010. Generally, in 2010 the median age in the City was 36.2 years which is slightly lower than the County average of 37.1 years.

Table 4-2: Age Distribution

Age Group	2000		2010	
	Number	Number	Number	Percent
Preschool (0-4 years)	1,500	5.74%	1,648	6.06%
School (5-19 years)	5,187	19.85%	4,515	16.60%
Young Adult (20-29 years)	4,126	15.79%	4,913	18.07%
Prime Working (30-54 years)	9,589	36.70%	9,293	34.18%
Retirement (55-64 years)	2,159	8.26%	3,607	13.27%
Senior Citizen (65+ years)	3,567	13.65%	3,215	11.82%
<b>Total</b>	<b>26,128</b>	<b>100%</b>	<b>27,191</b>	<b>100%</b>

Source: U.S. Census 2000 SF3 P8, U.S. Census 2010 Demographic Profile Data, DP-1.

## 4.1.2 - Race and Ethnicity

The racial and ethnic composition of a community affects housing needs due to the particular household characteristics of different groups. **Table 4-3** shows the changes in the racial/ethnic composition of Eureka residents between 2000 and 2010.

Table 4-3: Racial and Ethnic Composition

Racial/ Ethnic Group	2000		2010		Percent Change
	Number	Percent	Number	Percent	
White	21,544	82.5%	21,565	79.3%	0.1%
Black	427	1.6%	514	1.8%	20.4%
American Indian & Alaska Native	1,101	4.2%	1,011	3.7%	-8.2%
Asian or Pacific Islander	1,014	3.9%	1,329	4.8%	31.1%
Other	709	2.7%	1,181	4.3%	66.7%
Two or more races	1,333	5.1%	1,591	5.9%	19.4%
<b>Total</b>	<b>26,128</b>	<b>100%</b>	<b>27,191</b>	<b>100%</b>	<b>4.07%</b>
Hispanic*	1,867	7.2%	3,143	11.6%	68.3%

Source: P010 and U.S. Census 2000 SF1, P8. U.S. Census 2010 Demographic Profile Data, DP-1.

\* "Hispanic or Latino" refers to a person of Cuban, Mexican, Puerto Rican, South or Central American, or other Spanish culture or origin regardless of race.

Between 2000 and 2010, there was a continuing shift in the racial/ethnic composition of the population, with significant increases in the number of Hispanic, Asian or Pacific Islander, and Black residents. The 2010 Census indicates that approximately 11 percent of the total population of the City of Eureka is of Hispanic descent, an increase of 68 percent from 2000. The percentage of Asian or Pacific Islander residents increased by nearly 32 percent, while Black residents increased by approximately 20 percent. Despite a slight decrease of around two percent, the most predominant group in the City remains White residents, comprising nearly 80 percent of the total population. The American Indian & Alaskan Natives group decreased by roughly 8 percent, and those identifying with the "Other" group also increased substantially by almost 67 percent.

### 4.1.3 - Employment

Eureka residents are employed in a diverse number of industries, with the largest percentage (24 percent) of the population employed in the Educational, Health and Social Services sector. According to the U.S. Census, this industry was the number one employer in both 2000 and 2010, despite a slight decline in the total percentage employed in the last ten years. **Table 4-4** presents a comparison of the number of employees by sector in 2000 and 2010.

Table 4-4: Employment by Industry

Industry	2000	2010
Agriculture, forestry, fishing and hunting, and mining	3.7%	2.1%
Construction	6.5%	8.0%
Manufacturing	5.6%	3.0%
Wholesale trade	3.4%	3.1%
Retail trade	14.1%	13.3%
Transportation and warehousing, and utilities	3.9%	4.5%
Information	2.1%	1.4%
Finance, insurance, real estate, and rental and leasing	6.4%	5.8%
Professional, scientific, management, administrative, and waste services	6.5%	7.1%
Educational, health and social services	24.9%	22.2%
Arts, entertainment, recreation, accommodation and food services	11.0%	16.5%
Other services (except public administration)	6.1%	6.6%
Public administration	5.7%	6.4%
<b>Total</b>	<b>100%</b>	<b>100%</b>

Source: U.S. Census 2000 SF3 DP-3. U.S. Census 2010 Demographic Profile Data, DP-1.

According to the 2000 Census, the largest percentage of residents was employed in the Education, Health, and Social Services sector (roughly 25 percent of all employed persons). The number of persons employed within this sector has since decreased by roughly 3 percent. In 2010, the second most prominent employment industry was the Arts, Entertainment, Recreation, Accommodation and Food Services sector, with roughly 16 percent of the population employed, an increase of 71 percent since the 2000 Census. The Construction sector also grew significantly over the last decade by approximately 40 percent. According to the US Census the number of residents employed in a manufacturing occupation decreased by 40 percent between 2000 and 2010. As noted in the 2009 Housing Element, the trend in industry implies a departure from manufacturing and its associated trades. Employment in the agriculture, forestry, fishing and mining industries also decreased between 2000 and 2010 by nearly 35 percent.

Unemployment rates are an indicator of economic trends occurring in the City. According to the California State Employment Development Department, in 2000, the unemployment rate for the City of Eureka was at 6.2 percent. Similarly the unemployment rate was roughly 6.3 percent in 2007. In the wake of the economic downturn of 2008, the unemployment rate peaked in 2010 at 12.2 percent. In 2012, the reported unemployment rate decreased to 11.1 percent, which is slightly higher than the County rate of 10.5 percent. In general Eureka's labor force has continued to grow from 2000 to 2010 as the population increased.

Table 4-5: Employment by Occupation

Industry	2000	2010
Management and Professional	24.3%	30.0%
Sales and Office	28.0%	24.5%
Service	24.1%	25.3%
Natural Resources, Construction, and Maintenance	10.9%	11.5%
Production and Transport	12.7%	8.6%
<b>Total</b>	<b>100%</b>	<b>100%</b>

Source: U.S. Census 2000 SF3 DP-3. U.S. Census 2010 Demographic Profile Data, DP-1.

Wages paid for different types of occupations can also drastically affect the types of housing an individual or family can afford. **Table 4-6** provides the average hourly wage and annual income for jobs in the City of Eureka.

Table 4-6: Income by Occupation

Occupation	Average Income	
	Hourly Wage	Annual Income
Management	\$37.03	\$77,025
Business Operations	\$22.53	\$46,858
Computer and mathematical	\$26.58	\$55,276
Architecture and Engineering	\$34.06	\$70,842
Life, Physical and Social Science	\$26.48	\$55,090
Community and Social Service	\$20.72	\$43,115
Legal	\$30.77	\$64,015
Education, Training, Library	\$22.93	\$47,698
Arts, Design, Entertainment, Sports and Media	\$18.46	\$38,407
Healthcare Practitioners, and Technical	\$31.17	\$64,827
Healthcare Support	\$16.19	\$33,675
Protective Services	\$25.21	\$52,436
Food Preparation and Serving	\$10.03	\$20,863
Building, Ground and Maintenance	\$13.56	\$28,194
Personal Care and Service	\$12.01	\$24,989
Sales and Related	\$13.79	\$28,686
Office and Administration	\$15.64	\$32,536

Occupation	Average Income	
	Hourly Wage	Annual Income
Farming, Fishing, Forestry	\$13.61	\$28,317
Construction and Extraction	\$22.34	\$46,453
Installation, Maintenance and Repair	\$19.55	\$40,660
Production	\$16.75	\$34,842
Transportation and Material	\$15.51	\$32,255

Source: Employment Development Department Occupational Employment Statistics (OES) Survey Q1 2010

## 4.2 - Households Characteristics

A household is defined by the Census as all persons occupying a housing unit. Families are a subset of households and include all persons living together who are related by blood, marriage or adoption. Single households include persons living alone in housing units, but do not include persons in group quarters such as convalescent homes, dormitories, or rehabilitation facilities. Other types of households could include unrelated people living together, such as roommates. The 2008-2012 American Community Survey (ACS) estimated the number of households in Eureka had increased to 11,055, a roughly 1 percent increase over the 2000 Census estimate of 10,957. Of the total number of occupied housing units in the City, 4,989 (45 percent) were owner-occupied households and 6,066 (55 percent) were renter-occupied households.

### 4.2.1 - Household Composition and Size

As mentioned previously, the Bureau of the Census defines a "household" as all persons who occupy a housing unit, which may include single persons living alone, families related through marriage or blood, or unrelated persons sharing living quarters. Persons living in retirement or convalescent homes, dormitories, or other group living situations are not considered households. The characteristics of the households in a City are important indicators of the type of housing needed in the community.

According to the 2008-2012 ACS, there were 11,055 households in the City of Eureka with an average household size of 2.34 persons. Of these households, 5,790 (approximately 52 percent) were families. In comparison, the Humboldt County family households comprise roughly 59 percent of all households. Single-person households were the second most common type of living situation in the City. In 2012, 38 percent of all households in Eureka were single person households. The remaining 10 percent of households were unrelated non-family households,

which consist of households with unrelated persons living together. Household characteristics are shown in **Table 4-7**.

Table 4-7: Household Characteristics

Household Type	2000		2012		Percent Change
	Households	Percent	Households	Percent	
Families	5,886	53.7%	5,790	52.3%	-1.6%
With children	2,825	25.8%	2,707	24.5%	-4.2%
Without children	3,061	27.9%	3,083	27.9%	0.7%
Singles	3,871	35.3%	4,223	38.2%	9.1%
Other non-families	1,200	11.0%	1,042	9.5%	-13.2%
<b>Total Households</b>	<b>10,957</b>	<b>100%</b>	<b>11,055</b>	<b>100%</b>	<b>0.9%</b>
Average Household Size	2.26		2.34		
Average Family Size	2.93		3.07		

Source: U.S. Census 2000 SF3, U.S. Census 2008-2012 American Community Survey 5-Year Estimates.

Notes:

(a) The number of households represents the number of occupied housing units, and may not match the total number of housing units in the City.

Household size is an important indicator of a source of population growth. A City's average household size is also an indicator of the character and size of households, which represents the most basic unit of demand for housing. Although there can be more than one household in a housing unit, which is a trend that is increasing regionally, the measure of persons per household provides not only an indication of the number of persons residing in a household organizing unit, but the number of persons living in a housing unit. Average household size can be both a result and indicator of housing affordability and other household economic conditions.

Table 4-8: Average Household Size

City	Persons Per Household
<b>Eureka</b>	<b>2.34</b>
Arcata	2.32
Fortuna	2.64
Humboldt County	2.43

Source: U.S. Census 2008-2012 American Community Survey 5-Year Estimates.

As indicated in **Table 4-8**, the average household size in Eureka was similar, if not slightly lower than that of surrounding jurisdictions. Persons per household among neighboring cities range

from a low of 2.32 persons per household in Arcata to a high of 2.64 persons per household in Fortuna. The County of Humboldt had 2.43 persons per household according to the 2008-2012 ACS. **Table 4-9**, below provides specific information about household size in the City of Eureka by tenure.

Table 4-9: Household Size by Tenure

Household Size	Total Households <sup>(a)</sup>	Percent of Total	Renter	Percent of Total <sup>(b)</sup>	Owner	Percent of Total <sup>(b)</sup>
1 Person	4,223	38.2%	2,639	23.9%	1,584	14.3%
2 Persons	3,657	33.1%	1,669	15.2%	1,988	18.0%
3-4 Persons	2,438	22.0%	1,352	12.2%	1,086	9.8%
5+ Persons	737	6.7%	406	3.7%	331	2.9%
<b>Total</b>	<b>11,055</b>	<b>100%</b>	<b>6,066</b>	<b>55.0%</b>	<b>4,989</b>	<b>45.0%</b>

Source: U.S. Census 2008-2012 American Community Survey 5-Year Estimates.

Notes:

(a) Represents total occupied housing units.

(b) Percent of Total Households (11,055 units)

As shown in **Table 4-9**, the majority of households in Eureka are one and two person households, with the next largest percentage of households containing three to four people. According to the 2008-2012 ACS there are approximately 1,068 households with 5 or more persons, representing approximately 10 percent of all households.

## 4.2.2 - Overcrowding

The federal government defines an overcrowded household as one with more than one occupant per room, excluding bathrooms, kitchens, hallways, and porches. An overcrowded household results from either a lack of affordable housing (which forces more than one household to live together) and/or a lack of available housing units of adequate size. A household is considered to be overcrowded if there are more than 1.01 occupants per room. A household is considered to be severely overcrowded if there are more than 1.51 occupants per room.

According to the 2008-2012 ACS, 213 households, or approximately two percent of all households in Eureka were overcrowded. Of this total approximately 201 were renter households, representing 94 percent of all overcrowded households and 3 percent of all renter households. In comparison, an estimated 12 owner-occupied units were classified as overcrowded, representing roughly 6 percent of all overcrowded households and less than one percent of all owner-occupied units.

Table 4-10: Overcrowding by Tenure

Tenure	Total Occupied Housing Units	Overcrowded Households	Percentage	Severely Overcrowded Households	Percentage
Renters	6,066	201	3.3%	144	2.4%
Owners	4,989	12	0.2%	34	0.7%
<b>Total</b>	<b>11,055</b>	<b>213</b>	<b>1.9%</b>	<b>178</b>	<b>1.6%</b>

Source: U.S. Census 2008-2012 American Community Survey 5-Year Estimates.

As shown in **Table 4-10**, the 2008-2012 ACS also reports that approximately 178 households, or roughly one and a half percent of all households in Eureka, are considered to be severely overcrowded. Generally, the number of renter-occupied units that were severely overcrowded (2.4 percent) was higher than the number of owner-occupied units considered to be severely overcrowded (0.7 percent). The incidence of overcrowded and severely overcrowded households is generally low in the City. In Humboldt County, approximately 2 percent of households were overcrowded and 1.2 percent of households were severely overcrowded, slightly more than in the City of Eureka.

### 4.2.3 - Household Income Distribution

Assessing income groups is a major component of evaluating housing affordability. According to the 2010 Census, the median household income in Eureka was \$32,191 per year. The median household income for the County of Humboldt in 2010 was \$51,031 per year. Among neighboring cities, the median household income ranged from a low of \$32,017 in Arcata to a high of \$38,712 in Fortuna. The median household income for the City of Eureka was low compared to some neighboring cities and the County.

The U.S. Department of Housing and Urban Development developed the following income categories based on the Median Family Income (MFI) of a Metropolitan Statistical Area (MSA):

- Very Low-Income: 50 percent or less of the area MFI;
- Low-Income: between 51 and 80 percent of the area MFI;
- Moderate-Income: between 81 and 120 percent of the area MFI;
- Upper-Income: greater than 120 percent of the area MFI.

The 2014 MFI for the Humboldt County MSA (\$52,100) was used to interpolate the City's income distribution from the Census according to the above categories. The income distribution of the City of Eureka, based on 2010 Census data, is presented in **Table 4-11**.

According to the 2008-2012 ACS, it is estimated that: 19 percent of the households earned less than \$14,999 annually; 29 percent earned between \$15,000 and \$34,999 annually; 15 percent earned between \$35,000 and \$49,999 annually; 16 percent earned between \$50,000 and \$74,999 annually; and 21 percent earned above \$75,000 annually. The high number of lower income households indicates that there is a need for affordable housing units in the City. Through programs in the Housing Plan, the City will prioritize funding and offer incentives to encourage and facilitate the development of housing units affordable to extremely low-, very low- and low-income residents.

Table 4-11: Household Income

Income Level	Households	Percent of Total
< \$10,000	763	6.9%
\$10,000 - \$14,999	1,360	12.3%
\$15,000 - \$24,999	1,901	17.2%
\$25,000 - \$34,999	1,360	12.3%
\$35,000 - \$49,999	1,625	14.7%
\$50,000 - \$74,999	1,735	15.7%
\$75,000 - \$99,999	1,183	10.7%
\$100,000 - \$149,000	873	7.9%
\$150,000 +	255	2.3%
<b>Total Reporting</b>	<b>11,055</b>	<b>100%</b>

Source: U.S. Census 2008-2012 American Community Survey 5-Year Estimates.

## 4.2.4 - Housing Overpayment

State and Federal standards indicate that a household paying more than 30 percent of its income for housing is overpaying. Overpayment for housing can cause an imbalance on the remainder of a household's budget. The 2008-2012 ACS indicates that there were 9,214 total households paying mortgage or rent; of those households, 56 percent were overpaying for housing. Of these overpaying households, 31 percent were households with a mortgage, while the remaining 69 percent were in renter-occupied units. **Table 4-12** summarizes housing overpayment statistics by tenure for the City of Eureka and also Humboldt County based on the most recent 2008-2012 ACS data.

Table 4-12: Summary of Housing Overpayment

Overpayment	Eureka		Humboldt County
	Households	Percent	Percent
Owners with mortgage	3,477 <sup>(a)</sup>	--	--
Overpayment (>30% income on housing)	1,624	46.7%	47.7%
Occupied units paying rent	5,737	--	--
Overpayment (>30% income on housing)	3,536	61.6%	61.6%

Source: U.S. Census 2008-2012 American Community Survey 5-Year Estimates.

Notes:

(a) The number of households represents the number of owner-occupied housing units with an active mortgage, and may not match the total number of owner-occupied households in the City.

## 4.3 - Housing Stock Profile

A housing unit is defined as a house, apartment, or single room occupied as separate living quarters or, if vacant, intended for occupancy as separate living quarters. Separate living quarters are those in which the occupants live and eat separately from any other person in the building and which have direct access from the outside of the building or through a common hall. A community's housing stock is the compilation of all its various types of housing units.

### 4.3.1 - Housing Growth

According to the 2010 U.S Census, there are 11,891 dwelling units in Eureka, an increase of 297 units (2.6 percent) since 2000. The growth rate for the City is lower than the growth rate for the County overall (19.9 percent). Eureka's growth rate was less than both Arcata and Fortuna for the time period of 2000 to 2010. A comparison of housing growth trends for Eureka and neighboring jurisdictions is provided in **Table 4-13**.

Table 4-13: Housing Growth Trends

Jurisdiction	Housing Units		Change 2000-2010
	2000	2010	
<b>Eureka</b>	<b>11,594</b>	<b>11,891</b>	<b>2.6%</b>
Arcata	7,261	7,722	6.3%
Fortuna	4,417	4,991	13.0%
Humboldt County	51,328	61,559	19.9%

Source: U.S. Census, 2000; U.S. Census Bureau, 2010 Census Summary File 1.

## 4.3.2 - Housing Type and Tenure

**Table 4-14** compares the make-up of the City's housing stock in 2000 and 2010 by unit type. The 2008-2012 ACS indicates that single-family detached homes continue to be the predominant housing type in the City; with the majority of growth occurring through the development of 2-4 unit multi-family developments and detached single-family units. Despite the large number of single-family units, the ACS indicates that the proportion of owner-occupied households in Eureka was 45 percent, which is slightly lower than that of renter-occupied households at 55 percent.

Table 4-14: Housing Unit Type and Tenure

Housing Type	2000		2010	
	Number	Percent	Number	Percent
<b>Single-Family</b>				
Detached	7,177	61.9%	7,432	60.9%
Attached	380	3.3%	382	3.1%
Total	7,557	65.2%	7,814	64.0%
<b>Multi-Family</b>				
2-4 Units	2,185	18.9%	2,688	22.0%
5+ Units	1,679	14.5%	1,594	13.1%
Total	3,864	33.3%	4,228	35.1%
<b>Other</b>				
Mobile Homes <sup>(a)</sup>	148	1.3%	65	0.5%
Other (Boat, RV, Van etc)	25	0.2%	46	0.4%
<b>Total Housing Units <sup>(b)</sup></b>	<b>11,594</b>		<b>12,207</b>	
Total Occupied	10,942	94.4%	11,055	90.6%
Vacancies	652	5.6%	1,152	9.4%

Source: U.S. Census, 2000; U.S. Census 2008-2012 American Community Survey 5-Year Estimates.

Notes:

<sup>(a)</sup> The 2000 census includes recreational vehicles (RVs) and other non-permanent mobile homes in its definition of "mobile homes - other." Department of Finance also includes manufactured housing under the count of mobile homes.

<sup>(b)</sup> The number of housing units reflects all housing units in the City both occupied and vacant and may not match the total number of households reported within the City.

Vacancy rates are a measure of the general availability of housing. It also indicates how well the types of available units meet the housing demand market. A low vacancy rate suggests that households may have difficulty finding housing within their price range, whereas a high vacancy rate indicates that either the units available are undesirable or there is an oversupply of housing units. The availability of vacant housing units provides households with choices in the type and price of a unit that accommodates their specific needs. Low vacancy rates can result in higher

prices and limit households in finding adequate housing. It may also contribute to overcrowding. A vacancy rate of five percent is considered normal enough to minimize price pressure on rents. As shown in **Table 4-14**, more than 9 percent of Eureka housing units were vacant according to the 2008-2012 ACS. While this vacancy rate is above what is considered to be healthy, it is lower than the County's rate of 13 percent. With the exception of the City of Arcata, Eureka had the highest proportion of multi-family housing of any city in Humboldt County in 2012.

In addition to the standard housing units reported by the U.S Census, there are a number of motels in Eureka that house people for extended periods. According to the City's Finance Department records, there are 15 motels that regularly report transient occupancy tax exemptions for stays in excess of 30 days. While every motel does not claim an exemption every quarter, review of the Finance Department records shows that the Blue Heron Lodge and the Serenity Inn were eligible for the exemption for every quarter in 2013. Table 4-15 lists these motels, along with the total number of units and the number of units that are being used for long-term occupancy.

Table 4-15: Eureka Use of Motels as Residences

Name of Motel	Address	Total Number of Units	Total Number of Transient Occupancy Tax Exempt Units
Blue Heron Lodge	2245 Broadway	7	7
Budget Motel	1140 Fourth	44	21
Chin's	4200 Broadway	14	14
Christie's	1420 Fourth	24	17
Clarion	2223 4th Street	68	3
Discovery Inn	2832 Broadway	45	10
Econo Lodge	1630 Fourth	41	26
Flamingo	4255 S. Broadway	21	7
Heritage Inn	801 Broadway	14	14
McCullens Motel	1503 McCullens	12	11
Pine Motel	2411 Broadway	14	6
Royal Inn	1137 Fifth	29	5
Safari Motel	801 Broadway	21	9
Serenity Inn <sup>(a)</sup>	2109 Broadway	33	33
Townhouse	933 Fourth	20	4
	<b>Total</b>	<b>407</b>	<b>187</b>

Source: City of Eureka Finance Data and Community Development Department Survey: February 2009

Notes:

(a) The Serenity Inn was converted into transitional housing in 2001; however the facility still offers short term accommodations and does not offer supportive services.

### 4.3.3 - Housing Stock Age and Condition

**Table 4-16** shows the age of the City's housing stock as reported by the 2008-2012 ACS. Age is one way to measure housing stock conditions and a factor in determining the need for rehabilitation. Without proper maintenance housing units deteriorate over time. Thus units that are older are more likely to need major repairs and rehabilitation. In addition, older housing units may not be built to current fire standards and building codes. In general, housing over 30 years is more likely to experience deferred maintenance issues and may need minor repairs. Housing over 50 years old is considered aged and is more likely to need major repairs. In Eureka, approximately 82 percent of housing units were built prior to 1970 and roughly 60 percent were built prior to 1950. This indicates that a considerable number of the City's housing units are at an age that typically requires additional maintenance.

Table 4-16: Age of Housing Stock

Year Built	Units	Percent
2010 or Later	15	0.1%
2000-2009	397	3.3%
1990 - 1999	895	7.3%
1980 - 1989	905	7.4%
1970 - 1979	1,058	8.7%
1960 - 1969	1,529	12.5%
1950 - 1959	2,478	20.3%
1940 - 1949	1,191	9.8%
1939 or earlier	3,739	30.6%
<b>Total Housing Units</b>	<b>12,207</b>	<b>100%</b>

Source: U.S. Census, 2000; U.S. Census 2008-2012 American Community Survey 5-Year Estimates.

The age of Eureka's housing stock reflects the existence of a very large stock of Victorian era housing, built circa 1860 through 1900. As would be expected of any city with a large stock of older housing, Eureka has a substantial rehabilitation need. According to a 2003 windshield survey by the Redwood Community Action Agency, out of 8,236 housing units, 6,154 were in need of some form of rehabilitation. Of these 6,154 units, 196 were dilapidated, 1,283 were in need of substantial rehabilitation, 2,266 were in need of moderate rehabilitation, and 2,409 were in need of minor repair. During the 2009-2014 planning period, the City performed a macro-level

comparative analysis of the 2003 baseline condition of the housing stock to present conditions. The analysis included meetings with City Building Department Staff, field visits, and an analysis of City violation records from 2003-2008. Qualitatively, John Fitzhugh, the Deputy Building Official, stated his assessment “that the condition of housing stock has remained virtually unchanged, since the 2003 windshield survey.” Quantitatively, the number of vacant and boarded, substandard, and unsafe structure violation cases has remained unchanged with 2003 and 2008 reporting 30 cases each respectively. The even case numbers appear to corroborate the overall static condition of Eureka’s building stock.

The Code Enforcement Division is responsible for code enforcement activities in the City. Code Enforcement officers address property maintenance, zoning, and building violations Citywide through a combination of public education and enforcement of the Eureka Municipal Code. Code Enforcement Officers work with citizens and inter-department Staff via a complaint-based process to identify and remedy code violations in an efficient and effective manner. Generally, complaints are reported by citizens via telephone or email; however City Staff can also identify properties that may impact public health and safety. In the process of handling code enforcement caseloads, the Code Enforcement Division compiles statistics on the number and type of code complaints in the City. Between 2007 and 2013 the City performed a total of 3,468 code inspections, averaging 495 inspections annually. Where appropriate, code enforcement officers referred residents to applicable programs, including the Housing Rehabilitation Program to bring substandard residential units into compliance with City codes.

### 4.3.4 - Housing Costs

Affordability is determined by comparing the cost of housing to the income of local households. HUD defines affordable housing costs as contract rents or mortgage payments, including taxes and insurance, but not utilities, that are equal to or less than 30 percent of the gross income of very low-, low-, and moderate-income households.

Households spending more than 30 percent of gross annual income on housing experience a housing cost burden, which occurs when housing costs increase faster than household income. When a household spends more than 30 percent of its income on housing costs, it has less disposable income for other necessities such as health care. Lower income households with a burdensome housing cost are more likely to become homeless or experience overcrowding. Homeowners with a housing cost burden have the option of selling the home and becoming renters. Renters, however, are vulnerable and subject to constant changes in the housing market.

For purposes of determining housing affordability, the California Health and Safety Code Section 50052.5 provides the following definition of affordable housing cost based on the area median income (AMI), which is adjusted by family size and income level for each multi-family income (MFI) range.

Table 4-17: Affordable Housing Costs by Tenure

Income Level	Owner	Renters
Extremely Low-Income(0-30% MFI)	30% of 30% AMI	30% of 30% AMI
Very Low-Income (0-50% MFI)	30% of 50% AMI	30% of 50% AMI
Low-Income (51-80% MFI)	30% of 70% AMI	30% of 60% AMI
Moderate-Income (81-120% MFI)	35% of 110% AMI	30% of 110% AMI

Source: California Health and Safety Code Section 50052.5

#### 4.3.4.A - For Sale Housing

According to the 2008-2012 ACS, the City had a total of 11,055 occupied housing units in 2012. Of this total, owner-occupied units constituted approximately 45 percent of all occupied units in the City. As shown in **Table 4-18**, roughly 95 percent of the owner-occupied units were single-family detached or attached dwelling units. Approximately 3 percent of all owner-occupied units were in buildings with two or more units. Overall, renter-occupied units are primarily found in multiple family buildings while owner-occupied units were primarily single-family dwellings.

Table 4-18: Owner-Occupied Units by Type

Units in Structure	Number	Percent
1-detached or attached	4,725	94.7%
2 – 4 units	176	3.5%
5 or more units	17	0.3%
Other Unit Types	71	1.5%
<b>Total Owner-Occupied Units</b>	<b>4,989</b>	<b>100%</b>

Source: U.S. Census 2008-2012 American Community Survey 5-Year Estimates.

Over the past decade, housing stock value has increased substantially from a median home value of \$113,600 in 2000 to \$275,000 in 2010. This is a 142 percent increase over a ten year period. Despite this, the median home value is significantly lower than the County median of \$309,400, which is approximately 13 percent higher than the average value in Eureka. To better understand

the value of the housing stock in Eureka, **Table 4-19** provides detailed information on the number and percentage of units in the City within specific price ranges.

**Table 4-19: Owner-Occupied Housing Value**

Price Range	Number of Units	Percent of Total
\$49,999 or less	67	1.3%
\$50,000 to \$99,999	159	3.2%
\$100,000 to \$149,000	248	5.0%
\$150,000 to \$199,000	544	10.9%
\$200,000 to \$299,000	2,110	42.3%
\$300,000 to \$499,000	1,441	28.9%
\$500,000 or more	420	8.4%
<b>Total</b>	<b>4,989</b>	<b>100%</b>

Source: U.S. Census 2008-2012 American Community Survey 5-Year Estimates.

As shown in **Table 4-19**, the majority of the housing stock (approximately 42 percent) is valued between \$200,000 and \$300,000 with a large number of units valued between \$300,000 and \$500,000 and at \$500,000 or more (29 percent and 8 percent, respectively). Only a small number of units (20 percent) were valued below \$200,000.

In addition to the average home values reported by the Census, it is also important to take into consideration the sale prices of housing within the City. **Table 4-20** compares home sales prices during September 2013 in Eureka and nearby communities, and contrasts this with the sale prices during September 2012. A total of 41 units were sold in the City in September 2013, commanding a median sales price of \$227,500. Median sale prices in Eureka were somewhere in the middle among neighboring communities.

**Table 4-20: Median Sales Price**

Community	No. of Homes Sold	Median Home Price Sept 2013	Median Home Price Sept 2012	Percent Change 2012 to 2013
<b>Eureka</b>	<b>41</b>	<b>\$227,500</b>	<b>\$194,000</b>	<b>17.27%</b>
Arcata	14	\$260,000	\$257,000	1.17%
Fortuna	11	\$209,000	\$201,000	3.98%
McKinleyville	17	\$271,250	\$230,000	17.93%
Rio Dell	6	\$160,000	\$174,000	-8.05%
Humboldt County	106	\$235,000	\$198,500	18.39%

Source: DQNEWS – California Home Sale Activity by City, 2013 - <http://dqnews.com>. Accessed November 14, 2013.

According to DataQuick Information Systems, the median sales price for homes in Eureka in September 2013 was \$227,500. This represents an increase of 17 percent or \$33,500 compared to September 2012. According to another real estate online resource, Trulia.com, the average listing price for Eureka homes for sale was \$281,668 in November 2013. In comparison, **Table 4-21**, below, indicates that two and three-bedroom homes still constitute the greatest proportion of housing units within the City. Two-bedroom homes make up the most significant part (33.2 percent) of the City's housing stock. Four or more bedroom homes were approximately 12 percent of the housing stock. Most of these larger homes were built during or after the 1980s.

Table 4-21: Number of Bedrooms

Unit Size	Owner-Occupied		Renter-Occupied		Total Occupied Units	
	Units	Percent	Units	Percent	Units	Percent
Studio/ 1-bedroom	146	2.9%	2,398	39.5%	2,544	23.0%
2-bedrooms	1,430	28.7%	2,419	39.9%	3,849	34.9%
3-bedrooms	2,577	51.6%	887	14.6%	3,464	31.3%
4-bedrooms	657	13.2%	293	4.9%	950	8.6%
5-or more bedrooms	179	3.6%	69	1.1%	248	2.2%
<b>Total</b>	<b>4,989</b>	<b>100%</b>	<b>6,066</b>	<b>100%</b>	<b>11,055</b>	<b>100%</b>

Source: U.S. Census 2008-2012 American Community Survey 5-Year Estimates.

**Table 4-9** previously indicated that approximately 16 percent of renter households in the City had three or more people with approximately 4 percent with five or more people living in the households. Generally, there were 406 renter households with five or more individuals living in one unit. In comparison to **Table 4-21** there are only 293 renter-occupied units with four bedrooms and 69 renter-occupied units with five bedrooms. A lack of larger units to accommodate large households often leads to overcrowded conditions and excess wear and tear on the housing stock.

For owner-occupied households, **Table 4-9**, reported that there were approximately 331 households with more than five people living in one unit. Referring to **Table 4-21**, the 2008-2012 ACS indicates that there are an estimated 179 units with five bedrooms and 657 units with four bedrooms in the City. While the City generally has low rates of overcrowding and severe overcrowding, there remains a gap in the number of larger units available, indicating a general need for housing units that can accommodate larger households.

#### 4.3.4.B - Rental Housing

According to the 2008-2012 American Community Survey Estimates, there were 6,066 renter-occupied units in Eureka in 2012. As shown in **Table 4-22**, approximately 40 percent of the renter-occupied units were single-family attached or detached homes. The remaining 60 percent were units in buildings with two or more units, with mobile homes and other types of units comprising less than one percent of the total.

Table 4-22: Renter-Occupied Units by Type

Units in Structure	Number	Percent
1-detached or attached	2,409	39.7%
2 – 4 units	2,226	36.7%
5 or more units	1,391	22.9%
Other Unit Types	40	0.7%
<b>Total Renter-Occupied Units</b>	<b>6,066</b>	<b>100%</b>

Source: U.S. Census 2008-2012 American Community Survey 5-Year Estimates.

According to the 2008-2012 ACS the median gross rent for Eureka was \$802 per month. This was lower than other median rents reported for Humboldt County as well as the neighboring City of Arcata, which had a median gross rent of \$912 per month. The median rent for Eureka was higher than the neighboring jurisdiction of Fortuna, which had a median gross rent of \$783 in 2012. **Table 4-23** provides a comparison of median rental rates for Eureka and its neighboring jurisdictions

Table 4-23: Median Housing Rental Rates

Jurisdiction	Median Gross Rent
<b>Eureka</b>	<b>\$802</b>
Arcata	\$912
Fortuna	\$783
County of Humboldt	\$869

Source: U.S. Census 2008-2012 American Community Survey 5-Year Estimates.

Rental information for Eureka was obtained from internet rental listings on Craig's List and Padmapper.com websites in October of 2013. Limited rentals were listed and included \$1,300

per month for a two-bedroom house and \$850 for a two-bedroom apartment. To better understand rental prices as they compare to household income, **Table 4-24** presents the number of rental households in the City and the percent of their income spent on housing cost.

Table 4-24: Gross Rent as a Percent of Household Income

Percent of Household Income	2000		2010	
	Number of Households	Percent of Households	Number of Households	Percent of Households
Less than 15 percent	639	11.0%	392	6.5%
15 to 19.9 percent	637	11.0%	456	7.5%
20 to 24.9 percent	821	14.1%	765	12.6%
25 to 29.9 percent	593	10.2%	588	9.7%
30 to 34.9 percent	528	9.1%	787	13.0%
35 or more	2,329	40.1%	2,749	45.3%
Not computed	260	4.5%	329	5.4%
<b>Total</b>	<b>5,807<sup>(a)</sup></b>	<b>100%</b>	<b>6,066</b>	<b>100%</b>

Source: U.S. Census 2008-2012 American Community Survey 5-Year Estimates.

It is important to note that **Table 4-24** shows that a significant number of renter households are paying 35 percent or more of their income toward rent and that the number of households doing so has increased since 2000. The median percentage of household income spent on rent payments was 34 percent according to the 2008-2012 ACS. This means that generally residents are spending 34 percent of their income on rent, which is higher than the 30 percent threshold set by HUD. When households are spending a substantial amount of their income on housing and related expenses it means that there is often little money left to cover other necessary expenses. Generally, this information leads to the conclusion that residents living in the City are not living in units that are considered to be affordable based on federal standards.

#### 4.3.4.C - Housing Affordability Analysis

The costs of home ownership and rent can be compared to a household's ability to pay for housing using the 2014 HUD-established Area Median Family Income (MFI) limit for Humboldt County of \$52,100. **Table 4-25** illustrates maximum affordable mortgage payments and rents for a four-person household in Humboldt County. Affordable housing cost is based on a maximum of 30 percent of gross household income devoted to mortgage or rental costs. These maximum

affordable costs would be adjusted downward for smaller households, or upward for larger households.

Table 4-25: Housing Affordability by Income Group

Income Group <sup>(a)</sup>	AMI adjusted by Size		Affordable Payment		Housing Costs		Maximum Affordable Price	
			Renter	Owner	Utilities	Taxes & Insurance <sup>(b)</sup>	Owner <sup>(c)</sup>	Renter
<b>Extremely Low (0-30% MFI)</b>			<b>30% AMI</b>					
Two Person (1 bedroom)	\$13,293		\$332	\$332	\$50	\$80	\$47,112	\$282
Three Person (2 bedrooms)	\$15,192		\$380	\$380	\$75	\$90	\$50,017	\$305
Four Person (3 bedrooms)	\$17,091		\$427	\$427	\$100	\$95	\$54,086	\$327
Five Person (4 bedrooms)	\$16,880		\$422	\$422	\$125	\$100	\$45,874	\$297
<b>Very Low (30-50% MFI)</b>			<b>50% AMI</b>					
One Person (Studio)	\$18,235		\$456	\$456	\$50	\$115	\$67,731	\$406
Two Person (1 bedroom)	\$20,840		\$521	\$521	\$50	\$115	\$82,895	\$471
Three Person (2 bedrooms)	\$23,445		\$586	\$586	\$100	\$130	\$82,924	\$486
Four Person (3 bedrooms)	\$26,050		\$651	\$651	\$125	\$140	\$89,939	\$526
Five Person (4 bedrooms)	\$28,134		\$703	\$703	\$175	\$145	\$89,264	\$528
<b>Lower (50-80% MFI)</b>	<b>60%AMI</b>	<b>70%AMI</b>						
One Person (Studio)	\$21,882	\$25,529	\$638	\$638	\$48	\$150	\$102,624	\$591
Two Person (1 bedroom)	\$25,008	\$29,176	\$729	\$729	\$85	\$165	\$111,629	\$644
Three Person (2 bedrooms)	\$28,134	\$32,823	\$821	\$821	\$125	\$190	\$117,724	\$696
Four Person (3 bedrooms)	\$31,260	\$36,470	\$912	\$912	\$175	\$210	\$122,655	\$737
Five Person (4 bedrooms)	\$33,761	\$39,388	\$985	\$985	\$200	\$220	\$131,489	\$785
<b>Moderate (81-120% MFI)</b>			<b>110% AMI</b>					
One Person (Studio)	\$40,117		\$1,003	\$1,170	\$135	\$405	\$146,715	\$868
Two Person (1 bedroom)	\$45,848		\$1,146	\$1,337	\$135	\$405	\$185,637	\$1,011
Three Person (2 bedrooms)	\$51,579		\$1,289	\$1,504	\$157	\$475	\$203,137	\$1,132
Four Person (3 bedrooms)	\$57,310		\$1,433	\$1,672	\$211	\$571	\$207,132	\$1,222
Five Person (4 bedrooms)	\$61,895		\$1,547	\$1,805	\$238	\$628	\$218,710	\$1,309

Source: Compiled by ESA.

Notes:

<sup>(a)</sup> Affordability definitions of housing costs are per Health and Safety Code Section 50053.

<sup>(b)</sup> Property taxes and insurance based on averages for the region.

<sup>(c)</sup> Calculation of affordable home sales prices based on a down payment of 20%, annual interest rate of 5%, 30-year mortgage, and monthly payment 30% of gross household income.

<sup>(d)</sup> Based on 2014 Humboldt County MFI \$52,100 and 2013 HCD State Income Limits

<sup>(e)</sup> Monthly affordable rent based on payments of no more than 30% of household income.

Comparison of these maximum affordable housing costs was done taking into consideration recent home sales price data for Eureka, as shown in **Table 4-19** and **Table 4-20**. Based on the median home price of \$227,500 reported in September 2013, only above moderate-income households could afford to purchase a home. Generally, extremely low-, very low-, low- and even moderate-income households of all sizes could not afford to buy a home at the average sales price.

Based on the median rent of \$802, reported in **Table 4-23**, rental units in the City are generally only affordable to moderate-income households. The maximum rent affordable to very low-income households is \$785 (for a five-person household) which is 2 percent less than the median rent in the City according to the 2008-2012 ACS. Most low- very low- and extremely low-income households are priced out of the rental market in Eureka, including three, two, and one person households.

## 4.4 - Special Needs Groups

State law recognizes that certain households have more difficulty in finding adequate and affordable housing due to special circumstances. Special needs populations include the elderly, persons with disabilities, female-headed households, large households, and farm workers. Each unique population group and their specific housing needs are described in the sections below.

### 4.4.1 - Elderly

Many elderly individuals have special housing needs due to fixed incomes and limited mobility. Housing construction and location are important considerations for this population group. The elderly often require ramps, handrails, and lower cupboards and counters to allow greater access and mobility. They also may desire special security devices for their homes to allow greater self-protection. To compensate for limited mobility, their housing should be located within easy walking distance of the services that meet their needs, such as medical or shopping facilities, or should be served by public transit.

The special needs of the elderly can be summarized in the following:

- Income – The elderly population typically lives on fixed incomes;
- Household Composition – Elderly women often live alone;
- Transportation – Elderly residents are more likely to utilize public transportation; and,
- Health Care – The elderly have a greater need for health care.

As shown in **Table 4-26**, 2,266 elderly householders reside in Eureka, which is approximately 20 percent of the City's total households. This is a slight decrease from the 2,429 senior households reported by the 2000 Census. Of the total number of senior households reported in 2012, 701 were renters (31 percent) and 1,565 were owners (69 percent).

Table 4-26: Elderly Householders by Tenure and Age

Householder Age	Owner-Occupied		Renter-Occupied	
	Units	Percent <sup>(a)</sup>	Units	Percent <sup>(a)</sup>
Total Households	4,989	--	6,066	--
65-74 years	729	14.6%	294	4.8%
75 plus years	836	16.6%	407	6.7%
<b>Total Elderly Households</b>	<b>1,565</b>	<b>31.4%</b>	<b>701</b>	<b>11.6%</b>

Source: U.S. Census 2008-2012 American Community Survey 5-Year Estimates.

Notes:

<sup>(a)</sup> The percentage reflects the number of elderly households divided by the total number of ownership or renter households.

Another factor to consider in the elderly population is the percent of elderly women living alone. According to the 2008-2012 ACS, approximately 12 percent of Eureka's elderly households live alone. Of this total roughly 3 percent of elderly men live alone, while 9 percent of elderly women live alone.

## 4.4.2 - Persons with Disabilities

Physical and mental disabilities can hinder access to traditionally designed housing units as well as potentially limit the ability to earn adequate income. As shown in **Table 4-27**, the 2008 - 2012 ACS indicates that approximately 17 percent of Eureka's population has one or more disabilities. Although no current comparisons of disability with income, household size, or race/ethnicity are available, it is reasonable to assume that a substantial portion of persons with disabilities would have annual incomes within Federal Section 8 income limits, especially those households not active in the labor force. Furthermore, many lower-income persons with disabilities are likely to require housing assistance. Their housing needs are further compounded by design issues and location requirements, which can often be costly. For example, special needs of households with wheelchair-bound or semi-ambulatory individuals may require ramps, holding bars, special bathroom designs, wider doorways, lower cabinets, elevators, and other interior and exterior design features.

Housing opportunities for individuals with disabilities can be addressed through the provision of affordable, barrier-free housing. Rehabilitation assistance can be targeted toward renters and homeowners with disabilities for unit modification to improve accessibility.

Table 4-27: Disability Status by Age

Disability Type	Population Ages Under 18	Population Ages 18-64	Population Ages 65 and over	All Ages
<b>Total <sup>(a)</sup></b>	<b>115</b>	<b>2,935</b>	<b>1,428</b>	<b>4,509</b>
Hearing	28	583	652	1,263
Vision	7	485	318	810
Cognitive	99	1,388	254	1,741
Ambulatory	7	1,194	953	2,154
Self-Care	47	354	315	716
Independent Living	--	1,152	600	1,752

Source: U.S. Census 2008-2012 American Community Survey 5-Year Estimates.

Notes:

(a) The total represents the number of individuals with one or more disabilities. As some individuals may have more than one disability the total for each column will not match the total number of individuals reporting a disability.

Currently there is no direct source that provides information on the number of housing units in the City equipped to handle the needs of citizens with disabilities. The City does, however, have programs to provide residential rehabilitation loans for handicapped accessibility repairs to low-income households, as well as the Senior Home Repair Grant Program which offers small grants to complete needed accessibility improvements to ownership units. Funds are provided on an as-needed basis when they become available. There are also a number of programs through Humboldt County for qualifying low-income households that provide funding to complete accessibility improvements.

### 4.4.3 - Persons with Developmental Disabilities

According to Section 4512 of the California Welfare and Institutions Code a "developmental disability" means a disability that originates before an individual attains age 18 years, continues, or can be expected to continue, indefinitely, and constitutes a substantial disability for that individual which includes mental retardation, cerebral palsy, epilepsy, and autism. This term shall also include disabling conditions found to be closely related to mental retardation or to require treatment similar to that required for individuals with mental retardation, but shall not include other handicapping conditions that are solely physical in nature.

Many persons with developmental disabilities can live and work independently within a conventional housing environment. Persons who are more severely disabled require a group living environment where supervision is provided. The most severely affected individuals may require an institutional environment where medical attention and physical therapy are provided. Because developmental disabilities exist before adulthood, the first issue in supportive housing

for the persons with developmental disabilities is the transition from the person's living situation as a child to an appropriate level of independence as an adult.

The State Department of Developmental Services (DDS) currently provides community based services to approximately 243,000 persons with developmental disabilities and their families through a statewide system of 21 regional centers, four developmental centers, and two community-based facilities. The Redwood Coast Regional Center is one of 21 regional centers in the State of California that provides point of entry to services for people with developmental disabilities. The center is a private, non-profit community agency that contracts with local businesses to offer a wide range of services to individuals with developmental disabilities and their families.

In October 2013, the City contacted the Redwood Coast Regional Center to obtain the number of individuals with developmental disabilities in the City of Eureka by zip code and age. Unfortunately, the Regional Center was only able to provide the overall number of individuals actively utilizing services for a developmental disability. In 2013, the Redwood Coast Regional Center reported that there were approximately 514 individuals from the City of Eureka accessing services. If and when more detailed information on the number of residents with a developmental disability becomes available, this information will be included in the Housing Element at that time.

To assist with any housing needs for persons with developmental disabilities, the City will implement programs to coordinate housing activities and outreach with the Redwood Coast Regional Center and encourage housing providers to designate a portion of new affordable housing developments for persons with disabilities, especially persons with developmental disabilities, and pursue funding sources designated for persons with special needs and disabilities.

As reported in the 2009-2014 Housing Element, Eureka has a population of mentally ill individuals who require varying levels of support. It has been suggested that Eureka has a larger concentration of individuals with psychiatric disabilities than Humboldt County as a whole; and Humboldt County has the fifth highest schizophrenia rate in the state. According to Raven Project, many of the mentally ill are homeless, and it is estimated that there are between 200 and 400 homeless youths that are mentally ill. Many people with mental illness fluctuate in their ability to care for themselves and are in need of support services to remind them to take medication and assist with general daily duties. A need exists for supportive housing opportunities that can accommodate the mentally ill. Without safe and stable housing, it is impossible for someone with serious mental illness to stabilize and go on with full lives. If these

individuals are on the street, they usually end up being victimized by others, breaking the law and going to jail, or are introduced to drugs.

Supportive services for the mentally ill are being provided at the Multiple Assistance Center, where individuals can be referred by the County Health and Human Services Department. Transportation is provided to low-income persons with disabilities by the Humboldt County Access and Resource Center.

## 4.4.4 - Large Families

Large households are defined as households with five or more persons living together in one housing unit. According to the 2008-2012 ACS there are 746 households with five or more occupants representing almost 7 percent of the total households in the City. As shown in **Table 4-28**, there are a total of 331 large owner-occupied households and 415 large renter-occupied households.

Table 4-28: Large Households by Tenure

Number of Persons in Unit	Owner-Occupied	Renter-Occupied	Total
Five	258	254	512
Six	39	134	173
Seven or More	34	27	61
<b>Total</b>	<b>331</b>	<b>415</b>	<b>746</b>
<b>Percent of Total Households</b>	<b>3.0%</b>	<b>3.8%</b>	<b>6.7%</b>

Source: U.S. Census 2008-2012 American Community Survey 5-Year Estimates.

Difficulties in securing housing large enough to accommodate all members of a household are heightened for renters, because multi-family rental units are typically smaller than single-family units. Apartment complexes in the City offering three- and four-bedroom models are few. Large families in Eureka, therefore, may satisfy their housing needs mostly through the rental and ownership of single-family units, for which there appears to be sufficient stock. However, as shown in **Section 4.3.4, Housing Costs**, the larger single-family rental stock is generally not affordable to the majority of lower income households.

## 4.4.5 - Female-Headed Households

Female-headed households are included as a special needs group because there often is a conflict between the economic needs of the home and the daycare needs of the family. Historically, females in this situation earn less income than the rest of the population, restricting their ability

to provide for both housing and daycare. According to the 2008-2012 ACS, there were 1,533 female-headed households in the City; 63 percent of which had children under 18 years old. Of the female-headed households with children under 18 years old, 26 percent were below the federally established poverty level, compared to the County, where approximately 33 percent of the total were below the poverty level.

## 4.4.6 - Farm Workers

Farm workers are traditionally defined as persons whose primary incomes are earned through seasonal agricultural work. Farm workers have special housing needs because they earn lower incomes than many other workers and move throughout the year from one harvest location to the next. In the 2008-2012 American Community Survey, approximately 206 people were classified as working in the Agriculture, forestry, fishing and hunting, and mining industry sector. This total amounts to less than 2 percent of the total employed residents living in the City. It is possible that residents commute to other areas in the region to work in agricultural related industries, however, the demand for housing generated by farm workers in the City is estimated to be extremely low. The City does have a number of affordable multi-family units that provide housing for employees in this sector.

## 4.4.7 - Extremely Low-Income Households

According to 2005- 2009 CHAS data generated for the City, there were approximately 3,750 extremely low- and very low-income households living in Eureka. Generally, Eureka's unskilled labor wages come very close to the extremely low wage earner level, and include occupations such as child care workers, food preparation and serving, manicurist and pedicurist, and restaurant host and hostess. There are approximately 1,930 extremely low-income households in Eureka (renters and owners). **Table 4-29**, below, includes data characterizing affordability and other housing problems in Eureka for various income groups.

Table 4-29: Housing Problems for All Households

Household by Type, Income & Housing Problem	Total Renters	Total Owners	Total Households
<b>Extremely Low-Income (0-30% MFI)</b>	<b>1,565</b>	<b>365</b>	<b>1,930</b>
Number with any housing problems	1,240	220	1,460
Number with cost burden > 30%	1,240	215	1,455
Number with cost burden > 50%	1,005	200	1,205
<b>Very Low-Income (31-50% MFI)</b>	<b>1,270</b>	<b>550</b>	<b>1,820</b>
Number with any housing problems	965	315	1,280
Number with cost burden > 30%	965	315	1,280
Number with cost burden > 50%	575	225	800
<b>Low-Income (51-80% MFI)</b>	<b>1,075</b>	<b>740</b>	<b>1,815</b>
Number with any housing problems	595	370	965
Number with cost burden > 30%	500	365	865
Number with cost burden > 50%	50	250	300
<b>Moderate-Income (81% + MFI)</b>	<b>2,040</b>	<b>3,190</b>	<b>5,230</b>
Number with any housing problems	435	685	1,120
Number with cost burden > 30%	345	660	1,005
Number with cost burden > 50%	0	125	125
<b>Total Households</b>	<b>5,950</b>	<b>4,845</b>	<b>10,795</b>
Number with any housing problems	3,235	1,590	4,825
Number with cost burden > 30%	3,050	1,555	4,605
Number with cost burden > 50%	1,630	800	2,430

Source: HUD Comprehensive Housing Affordability Strategy (CHAS), 2005-2009.

There are limited opportunities to address the housing needs of extremely low-income households in Eureka. However, the needs of this special needs group are taken into consideration and are generally addressed through the City's overall programs for housing affordability.

## 4.4.8 - Homeless Population

The U.S. Department of Housing and Urban Development defines chronic homelessness as an unaccompanied individual with a disabling condition who has been continually homeless for one year or more; or has experienced four or more episodes of homelessness within the past three years. Throughout the country, homelessness has become a major concern. Factors contributing to the increase in homeless persons and families and those in need of shelter and transitional housing include:

## COMMUNITY PROFILE

- The lack of housing affordable to very low- and low-income persons;
- Increases in unemployment or under-employment;
- Reductions in government subsidies;
- Deinstitutionalization of the mentally ill;
- Domestic violence;
- Drug addiction; and
- Dysfunctional families.

The State of California defines emergency shelters, transitional housing and supportive housing as follows:

- ***Emergency Shelter*** (per *Health and Safety Code 50801*): housing with minimal supportive services for homeless persons that is limited to occupancy of six months or less by a homeless person. No individual or household may be denied emergency shelter because of an inability to pay.
- ***Transitional Housing*** (per *Health and Safety Code 50675.2(h)*): buildings configured as rental housing developments, but operated under program requirements that call for the termination of assistance and recirculation of the assisted unit to another eligible program recipient at some predetermined future point in time, which shall be no less than six months.
- ***Supportive Housing*** (per *Health and Safety Code 50675.14(b)*): housing with no limit on length of stay, that is occupied by the target population as defined in subdivision (d) of Section 53260, and that is linked to on-site or off-site services that assist the supportive housing resident in retaining the housing, improving his or her health status, and maximizing his or her ability to live and, when possible, work in the community.

The housing needs of homeless persons are generally more difficult to measure and assess than those of any other population subgroup as individuals are typically transient and are not likely to be fully counted in a door-to-door census count. In January 2011, the Humboldt Housing and Homeless Coalition (HHHC) conducted a Point-in-Time count and survey of people without housing in Humboldt County, as mandated by the federal Department of Housing and Urban Development (HUD).

#### 4.4.8.A – Homeless Needs Assessment

Volunteers identified 1,626 homeless individuals living in the County of which 978 adults and children lived in the Eureka area. This is compared to 257 adults and children who are homeless in Arcata, and 91 adults and children who are homeless in Fortuna. Of the total 978 homeless individuals counted in Eureka, approximately 646 were adults and 320 were children. Of the adults who provided information on where they slept on the night of January 25, 2011, 452 were unsheltered while the other 1,174 respondents were considered sheltered because they spent the night in a shelter, transitional housing program, motel, clean and sober house, or with friends and family. Of the 915 adults who identified their gender, there were 329 women and 586 men. Respondents were asked to identify their race and ethnicity based on HUD categories, of which White males comprised a higher proportion of the homeless population compared to the general population. Among homeless adults who responded to additional questions regarding their physical or mental condition, 30 percent reported they have alcohol issues, 28 percent reported they have drug issues, 50 percent reported that they have mental health issues, 45 percent reported that they have a physical disability, and 37 percent reported that they were a recent victim of domestic violence.

To better understand and address the issue of homelessness in the City, a homelessness study will be prepared as part of the comprehensive General Plan update initiated in late 2013. This study is intended to provide information regarding the types of issues causing homelessness, causes of and impacts of homelessness in the community, what resources are currently available to address homelessness, and what local challenges exist. A Homelessness Focus Group will also be established to provide local input and perspectives on homelessness issues, impacts, and solutions. The expected outcome of the Focus Group and study will be specific recommendations on how the City can better address this issue and what services should or should not be provided to the community. Program 2-10 of the Housing Plan commits the City to these actions.

#### 4.4.8.B – Emergency Shelters

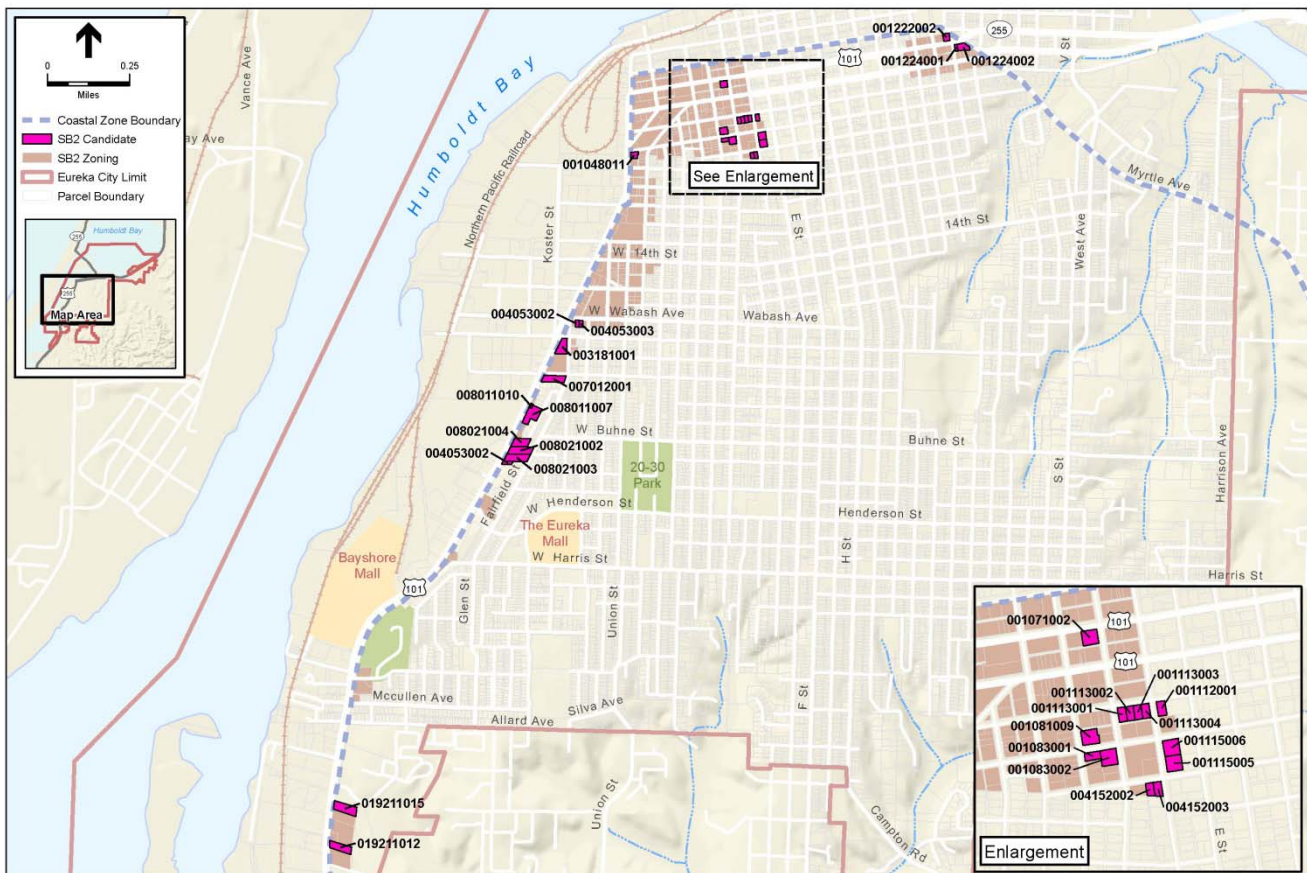
To better serve the City's homeless population, the City constructed a permanent homeless shelter, known as the Multiple Assistance Center (MAC). The MAC provides housing for 81 individuals as well as training and care of homeless persons and their families, and those at risk of homelessness, including children, aged, indigent, persons with disabilities, and underprivileged persons. Moreover, the MAC allows for the efficient and effective distribution of existing homeless services by combining on-site specialized care and supportive services with on-site transitional housing and multiple-step programs designed to assist families and individuals in breaking their cycle of homelessness. In addition to the MAC, there are other emergency shelters available in Eureka as shown in **Table 4-30**.

Table 4-30: Emergency Shelter Beds

Program	Beds
<b>Redwood Community Action Agency</b>	
<i>Our House- Runaway Youth</i>	6
<b>Eureka Rescue Mission</b>	
<i>Men's and Women Emergency</i>	90
<b>Total Estimate of Bed Space</b>	<b>96</b>

Source: RCAA; Homeless Coordinator, City of Eureka

Using data from the 2011 Point-in-Time count and survey, there were an estimated 385 unsheltered homeless persons within the City of Eureka in January 2011. At the time the Housing Element was prepared the 2013 Point-in-Time count and survey were not yet available. To facilitate and encourage the development of additional emergency and transitional and supportive housing, as per the requirements set forth in Senate Bill 2, emergency shelters are permitted by right within the ML, MG, and CS zoning districts.



**Table 4-31** identifies vacant and underutilized sites, outside of the Coastal Zone, where additional emergency shelter facilities could potentially locate. A map showing the location of these parcels is provided above.

**Table 4-31: Senate Bill 2 Emergency Shelter Sites**

Parcel Number	Parcel Size (sq. ft.)	Potential Guests	Address	Current Use
001-222-002	12,000	55	1329 4th	car lot
001-224-002	17,600	80	1420 4th	motel
001-224-001	5,000	23	4th & O	parking lot
008-011-010	2,680	12	2235 Broadway	motel office
008-011-007	52,850	240	2245 Broadway	motel
007-012-001	41,019	186	2109 Broadway	motel
001-048-011	11,787	54	801 Broadway	motel
008-021-003	96,048	218	2501 Broadway	vacant/lot
008-021-002	49,952	227	2431 Broadway	retail/storage
008-021-004	33,976	154	2411 Broadway	motel
008-031-007	9,990	45	Broadway	vacant
001-071-002	13,200	60	C & 4th	car lot
004-152-003	5,700	26	236 8th	vacant
004-152-002	5,100	23	236 8th	vacant
001-115-005	14,400	65	307 8th	car lot
001-115-006	14,400	65	307 8th	car lot
003-181-001	40,600	185	1921 Broadway	motel
004-053-002	6,600	30	621 W. Wabash	vacant/ utility
001-113-001	6,600	30	204 6th	car lot
001-113-002	6,600	30	6th & D	car lot
001-113-003	6,600	30	6th & D	car lot
001-113-004	6,600	30	6th & D	car lot
001-112-001	6,930	32	304 6th	showroom
019-211-012	41,400	188	4255 Broadway	motel
019-211-015	54,000	245	4033 Broadway	motel
001-083-001	7,200	33	116 7th	vacant/lot
001-083-002	14,400	65	120 7th	retail space
001-081-006	7,200	33	715 B Street	warehouse
001-081-009	13,750	63	B Street	car lot
<b>Total<sup>(a)</sup></b>	<b>13.87 acres</b>	<b>2,530</b>		

Source: City of Eureka.

Notes:

<sup>(a)</sup> Assumptions: One-half of lot dedicated to a one-story shelter. 110 square feet per guest, California Building Code minimum is 50 square feet per guest.

#### 4.4.8.C – Transitional Housing

To assist families and individuals experiencing temporary homelessness, the City of Eureka has a number of temporary and supportive housing facilities. Pursuant to Senate Bill 2, the City has amended the Zoning Code to permit supportive and transitional housing and to treat them as a residential use subject only to the requirements imposed on other residential uses permitted within the same zoning district. Additional information regarding the zoning of transitional and supportive housing is provided in the Housing Constraints section.

To facilitate the development of supportive and transitional housing, the former City of Eureka Redevelopment Agency provided loans to community organizations for transitional housing facilities. Community groups that have historically received funding and currently manage transitional housing facilities, include: Redwood Community Action Agency, Alcohol Drug Care Services, North Coast Veterans Resource Center, and North Coast Substance Abuse Council. The existing transitional housing units currently serve the needs of women, youth, veterans, and recovering drug and alcohol addicts. **Table 4-32** provides a summary of the transitional and supportive housing facilities available in Eureka.

Table 4-32: Transitional and Supportive Housing

Program	Beds
Alcohol/Drug Care Services (2109 Broadway)	40
Alcohol/Drug Care Services (1321 C St)	6
Alcohol/Drug Care Services (1335 C St)	9
Alcohol/Drug Care Services (1742 J St)	6
RCAA Multiple Assistance Center (139 Y St)	75
North Coast Veterans (E St)	12
North Coast Veterans Resource Center- (109 & 121 4 <sup>th</sup> St)	34
Alcohol/Drug Care Services (B St)	7
North Coast Substance Abuse Council	6
Alcohol/Drug Care Services (14 <sup>th</sup> St)	6
RCAA Family Recovery	15
RCAA Launch Pad- Homeless Youth	11
RCAA Bridge House/Safe Haven	35
RCAA THP aging out of Foster Care	8
<b>Total Estimate of Bed Space</b>	<b>270</b>

Source: RCAA; Homeless Coordinator, City of Eureka and HHHC

## 4.4.10 - United States Coast Guard

The City of Eureka is an officially recognized “Coast Guard City” although only one Coast Guard unit, the Coast Guard Cutter BARRACUDA, is officially stationed within the City Limits. Humboldt County is home to Group Humboldt Bay, the local headquarters for other units and Coast Guard assets on the North Coast. The members of the Group include the following units:

- **Coast Guard Air Station Humboldt Bay:** Co-located with the Group in McKinleyville, the primary mission is search and rescue, and most cases are dramatic and lifesaving in nature due to the rough seas and generally poor weather conditions prevalent on the northern California coast. The Air Station also provides MEDEVAC support for injured personnel in the mountains surrounding the Group area. Secondary missions include aerial support for aids to navigation, law enforcement, and marine environmental protection. The Station answers over 150 assistance cases yearly in its area of responsibility, which spans over 50 miles of coastline and Humboldt Bay. The Station is located on the ocean side of Humboldt Bay directly west of Eureka.
- **CGC BARRACUDA:** An 87-foot "Predator class" patrol boat with the primary missions of search and rescue and law enforcement. BARRACUDA operates in the Group Humboldt Bay area of responsibility and deploys to other areas in the Pacific for specialized patrols.
- **CGC DORADO:** An 87-foot "Predator class" patrol boat with the primary missions of search and rescue and law enforcement. DORADO also operates in the Group Humboldt Bay area of responsibility and deploys to other areas in the Pacific for specialized patrols. The DORADO is home ported in Crescent City and is the northern most unit of the Group.
- **Coast Guard Station Noyo River:** The primary mission of the Station Noyo River is search and rescue with additional responsibilities in law enforcement. The station is located at the Noyo River basin in Fort Bragg, approximately 100 miles south of Eureka.
- **Coast Guard Aids to Navigation Team Humboldt Bay:** The primary mission of Aids to Navigation Team Humboldt Bay is to service and maintain all Aids to Navigation in Group Humboldt Bay's area of responsibility. These Navigation Aids consist of six major sea coast lights, including three historic lighthouses, forty primary assigned lights, five sets of range lights and three private lights. ANT Humboldt Bay is also a secondary response unit for 36 sea buoys assigned to USCGC Aspen. ANT Humboldt Bay is co-located in Samoa, CA with Station Humboldt Bay.

While two of the identified units (the DORADO and Station Noyo River) are not located within Humboldt County, personnel are typically stationed in or near the Eureka area. Government housing is currently provided just outside the City limits in the Myrtle town area. Coast Guard personnel, especially officers and higher ranking enlisted personnel can also choose to live within the local market housing.

## 4.5 - Affordable Housing At-Risk of Conversion

State Housing Element law requires an analysis of the potential for currently rent-restricted low-income housing units to convert to market rate housing, and to propose programs to preserve or replace any units “at-risk” of conversion. This section presents an inventory of all assisted rental housing in Eureka, and evaluates those units at-risk of conversion within ten years of the start of the planning period.

Table 4-33: Affordable Housing At-Risk of Conversion to Market Rate

Name	Project/Address	Total Number of Units	Tenure	Financial Assistance	Covenant Expiration
Eureka Housing Authority	Grant & E, 9th & I, Washington & C	22	Rent	LMIHF	2028
Alcohol/Drug Care Services	2109 Broadway	40	Rent	LMIHF	2031
Alcohol/Drug Care Services	1742 J Street	6	Rent	LMIHF	2031
Alcohol/Drug Care Services	1321 C Street	6	Rent	LMIHF	2031
Alcohol/Drug Care Services	217 14th Street	6	Rent	LMIHF	2032
Eureka Family Housing	735 P, 1112 E, 615 W. Hawthorne	50	Rent	Rehab	2052
Private Residence	615 Myrtle	1	Own	FTHB/LMIHF	2052
Private Residence	1659 7th Street	1	Own	FTHB/LMIHF	2055
Private Residence	1657 7th Street	1	Own	FTHB/LMIHF	2055
Private Residence	1651 7th Street	1	Own	FTHB/LMIHF	2055
Private Residence	1661 7th Street	1	Own	FTHB/LMIHF	2055

Name	Project/Address	Total Number of Units	Tenure	Financial Assistance	Covenant Expiration
Private Residence	1653 7th Street	1	Own	FTHB/LMIHF	2055
Private Residence	1655 7th Street	1	Own	FTHB/LMIHF	2055
North Coast Veterans Resource Center	109 & 121 4th Street	34	Rent	CDBG	Perpetuity
RCAA	1100 California Street	11	Rent	LMIHF	Change in Use/Sale/Transfer
Vietnam Veterans of Northern California	917, 919, 919 ½, E Street	12	Rent	LMIHF	Change in Use/Sale/Transfer
	<b>Subtotal</b>	<b>194</b>			
<b>Section 8</b>					
Silvercrest/Salvation Army	2141 Tydd Street	150	Rent	Section 202/Section 8	2022
Barcelon/Burger Eureka Central Hotel	333 E Street	36	Rent	CHFA/City of Eureka	Section 8
	<b>Subtotal</b>	<b>186</b>			
<b>Units At Risk of Conversion during 2014-2019 Housing Element cycle</b>					
Alcohol/Drug Care Services	1335 C Street	9	Rent	LMIHF and Rehab	2014
Alcohol/Drug Care Services	1612 B Street	7	Rent	LMIHF	2014
RCAA	828 G Street	14	Rent	LMIHF	2015
Private Residence	1026 & 1030 J Street	9	Rent	RRP	2015
North Coast Substance Abuse Council	1110 East Avenue	6	Rent	LMIHF	2016
Multiple Assistance Center	139 Y Street	75	Rent	CDBG/HOME/LMIHF	2018
	<b>Subtotal</b>	<b>120</b>			
	<b>Total Units</b>	<b>500</b>			

Source: City of Eureka, 2013.

As shown in **Table 4-33**, there are a total of 17 rental properties and 7 ownership properties with affordable deed-restricted units in the City for a total of 500 affordable units. There are currently nine rental projects with affordability restrictions that extend to 2028 and beyond. There are also two rental properties that require Section 8 in addition to having affordability restrictions on the units. One such project is the Silvercrest Residence, which is owned by the Salvation Army, a national non-profit organization. Silvercrest was built in 1982 under the Section 202 Mortgage Insurance Program which provides mortgage insurance to projects developed for elderly residents and require that units remain affordable for a 40-year period, or until 2022. Silvercrest

Residence is also subsidized by the Section 8 program, which is renewed annually by the Housing Authority, and pays the difference between the resident's share of rent, usually 30 percent of income, and fair market rent. Because the Salvation Army owns the project, and because Section 202 funds require a 40-year affordability period, it is unlikely that this project will convert to market rate housing.

There are six rental properties with affordability covenants that are at-risk during the planning period. Generally, these developments or rehabilitations were financed using HOME, CDBG, LOCAL funds, and/or the City of Eureka's Redevelopment Agency Low Moderate Income Housing Fund (LMIHF). Additionally, all of the ownership units, as well as the recently rehabilitated Eureka Family Housing, maintain covenants that extend past 2050 and well beyond the planning period.

State Housing Law requires that all Housing Elements include additional information regarding the conversion of existing, assisted housing developments to other than low-income uses (Statutes of 1989 Chapter 1452). This was the result of concern that many affordable housing developments throughout the country were going to have affordability restrictions lifted because their government financing was soon to expire or could be re-paid. Without the limitation imposed due to financing restrictions, affordability of the units could no longer be assured.

In order to provide a cost analysis of preserving "at-risk" units, cost must be determined for rehabilitation, new construction, or tenant-based rental assistance.

## 4.5.1 - Rehabilitation

The primary factors used to analyze the cost of preserving low-income housing include: acquisition, rehabilitation and financing. Actual acquisition costs depend on several variables such as condition, size, location, existing financing and availability of financing (governmental and market). Table 4-34 provides an estimate per unit preservation costs for the City of Eureka according to research conducted by City of Eureka Staff.

Table 4-34: Estimated Rehabilitation Cost of 10 Unit Multi-Family Dwelling

Expenditure	Cost per Unit
Acquisition	\$27,000
Rehabilitation	\$15,000
Financing	\$2,265
<b>Total Cost Per Unit</b>	<b>\$44,265</b>

Source: City of Eureka, 2013.

Zillow.com estimates multi-family the value to purchase APN 004-251-011 was \$270,000 in November 2013. Rehab cost calculated for “mock” 10 unit multi-family dwelling estimated basic bathroom and kitchen renovations. Conservative 5% interest rate on construction and non-owner-occupied loan.

Given that 120 units could potentially convert to market rate during the planning period, the cost to preserve affordable units through acquisition and rehabilitation would be roughly \$5,311,800.

## 4.5.2 - New Construction

New construction is taken to mean construction of a new development with the same number of units and similar amenities as the one removed from the affordable housing stock. Cost estimates were prepared using local information provided by the Northern California Association of Home Builders. The construction of new housing can vary greatly depending on factors such as location, density, unit sizes, construction materials, and on-site and off-site improvements. **Table 4-35** depicts new construction costs for a typical apartment in Eureka based on information provided by the Northern California Association of Home Builders.

Table 4-35: New Construction Replacement Costs

Cost	Cost per Unit <sup>(a)</sup>
Land Acquisition	\$28,750
Construction	\$78,000
Financing	\$10,675
<b>Total Cost Per Unit</b>	<b>\$117,425</b>

Source: Northern California Association of Home Builders, 2010.

Notes:

<sup>(a)</sup> Based on 600 square foot unit on a 4-plex lot at \$130 per sq.

<sup>(b)</sup> Cost per square foot ranged from 130 to 160 per square foot.

<sup>(c)</sup> Land Acquisition cost ranged from \$100,000 to \$130,000 NCHB Survey of May 2009.

<sup>(d)</sup> \$130 per square foot and \$115,000 vacant land cost utilized in this calculation. 10% builder/developer Interest rate

Given that 120 units could potentially convert to market rate during the planning period, the cost to construct new affordable units would be roughly \$14,091,000.

### 4.5.3 - Tenant-based Rental Assistance

A third form of preservation is tenant-based rental assistance, which largely depends on the income of the family, the shelter costs of the apartment and the number of years the assistance is provided. If the typical family of four that needs rental assistance has income at the very low-income level \$29,800 (MFI of \$57,900) then that family could afford approximately \$724 per month for shelter costs. The difference between the \$724 and the typical rent for a two-bedroom apartment of \$850 would result in necessary monthly assistance of \$126 per month or \$1,512 per year. For comparison purposes, typical affordable housing developments carry an affordability term of 20 years, which would bring the total cost to \$30,240 per family.

For the 2014-2019 planning period, a total of 120 units are considered high priority “at-risk” units in the City. Providing tenant-based rental assistance is estimated at \$3,628,800 for 120 families for a period of 20 years. The assistance cost annually would be only \$181,440.

### 4.5.4 - At-Risk Summary

Based on the examples listed above, the total cost of producing 120 new and comparable units is estimated at \$14,091,000 while rehabilitation is estimated at \$5,311,800. Providing tenant-based rental assistance is estimated at \$181,440 annually.

During the planning period, the City will seek to preserve all assisted multi-family housing units at-risk of being converted to market rate rental housing. This is to be accomplished by working with public and/or private housing agencies that have expressed an interest in rights-of-first-refusal for publicly assisted housing projects at-risk of conversion to market-rate housing; and by establishing a monitoring program for local Section 8 contracts including an early warning system for units at-risk of being converted to market-rate. The program will include provisions to gauge owner interest in Section 8 renewal, to identify units likely to be acquired and managed as Section 8 housing and to respond to federal and state notices. The City of Eureka has identified below federal, state, and local financial resources that have been utilized in the past and will continue to be drawn upon in an effort to save such “at risk” units.

The City will also include a program in the Housing Plan to monitor existing affordable developments and will continue to update their AB 987 table as necessary. This list is available

on the City's website. Affordable units may be preserved through collaboration and outreach to qualified non-profit entities, with whom the City has an on-going association. The City will consider the following programs to preserve at-risk affordable units:

- Community Development Block Grant (CDBG),
- HOME Investment Partnerships Program (HOME),
- City of Eureka as Housing Successor to the former Eureka Redevelopment Agency's Low and Moderate Income Housing Fund (LMIHF),
- City of Eureka LOCAL Housing Fund,
- Multi-family Housing Program (MHP),
- Predevelopment Loan Program (PDLP),
- Community Reinvestment Act (CRA),
- Low-Income Housing Tax Credit Program (LIHTC),
- Federal Home Loan Bank System,
- California Housing Finance Agency (CHFA),
- CalHome Program,
- Preservation Financing Program, and
- Continuum of Care for Homeless Persons.

Additionally, as shown in the Housing Resources section, the City of Eureka has sufficient vacant and appropriately zoned sites to accommodate the housing needs of all income groups in Eureka.

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CITY OF EUREKA 2014-2019 HOUSING ELEMENT

# 5. HOUSING CONSTRAINTS

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The Housing Constraints section examines all potential constraints that could hinder the City's achievement of its objectives and the resources that are available to assist in the production, maintenance and improvement of the City's housing stock.

Constraints to the provision of housing may be governmental, such as development standards and zoning regulations, or non-governmental, which may include market and environmental factors. State law requires that Housing Elements analyze potential and actual governmental and non-governmental constraints to the production, maintenance, and improvements of housing for all persons of all income levels and abilities. The constraints analysis must also demonstrate efforts by the local jurisdiction to remove governmental constraints that hinder achievement of housing goals.

## 5.1 - Governmental Constraints

Governmental constraints are policies, development regulations, standards, requirements or other actions imposed by the various levels of government upon land and housing ownership and development. Although Federal and State agencies play a role in the imposition of governmental constraints, the actions of these agencies are, for the most part, beyond the influence of local government and are therefore not addressed in this document. Apart from federally determined interest rates and State Building Codes, most governmental constraints are local. Land use controls, building codes, processing procedures, and development fees are all factors that may constrain the maintenance, improvement, and/or development of housing in the City.

State and federal regulations, which the City has no control over, can also add to governmental constraints. Regulations related to environmental protection, building codes, and other topics have significant, often adverse, impacts on housing costs and availability. While constraints exist at other levels of government, this section emphasizes policies and regulations that can be mitigated by the City.

## 5.1.1 - Land Use Controls

While local governments have little or no influence on such market factors as interest rates, their policies and regulations do affect both the amount of residential development that occurs and the cost of housing. As described in other sections of this Chapter, the City has taken and will continue to take a wide variety of actions aimed at providing housing opportunities and ensuring housing affordability. As government actions can constrain development and affordability of housing, State law requires that the housing element "address and, where appropriate and legally possible, remove governmental constraints to the maintenance, improvement, and development of housing."

The principal documents setting forth City policies and standards for residential development are the General Plan, the Local Coastal Plan, and the Zoning Ordinance. Other areas of regulation that affect housing cost include the City's processing procedures and development and planning fees.

### 5.1.1.A - General Plan and Local Coastal Plan

Eureka's principal land use policy document is the General Plan. The current General Plan was adopted in 1997 and includes nine different Elements. In 2013, the City initiated an update to their General Plan document, concurrent with the Housing Element update. As the General Plan update was in the early stages when the Housing Element update was prepared, the land use designations in the previous General Plan were analyzed for potential constraints. The 1997 General Plan has five land use designations that are primarily residential. These are as follows:

- Rural: This category provides for single-family detached residences up to a density of 1 dwelling unit per net acre. Minimum lot size is 42,000 square feet.
- Estate: This category provides for single-family detached residences at a density of 2 to 3 dwelling units per net acre. Minimum lot size is 12,000 square feet.
- Suburban: This category provides for single-family residences at a density of 4 to 7 dwelling units per net acre. Minimum lot size is 6,000 square feet.
- Medium Density: This category provides for attached single-family and multi-family residences at a density of 8 to 18 dwelling units per net acre. Minimum lot size is 2,500 square feet.
- High Density: This category provides for multi-family residences at a density of 18 to 30 dwelling units per acre. Minimum lot size is 6,000 square feet.

These residential land use designations provide for a wide range of housing types, from single-family detached dwelling units to multi-family apartments and condominiums. Given the prevailing housing market conditions, these densities can accommodate the housing needs of all household income levels.

In addition to the General Plan, Eureka has an adopted and Coastal Commission-certified Local Coastal Plan-Program (LCP) which regulates development for approximately 1,500 acres of land that lie within the Coastal Zone. The LCP contains residential land use designations and allowable residential densities similar to those in the General Plan. In addition, state law regulates the demolition of existing low- and moderate-income dwelling units and requires the inclusion of low- and moderate-income housing in new housing development within the Coastal Zone (Government Code § 65590).

### 5.1.1.B - Zoning Code

Under state law, cities and counties have broad latitude in establishing zoning standards and procedures. Outside of a general requirement for consistency with the general plan, requirements for open space zoning, and several requirements governing residential zoning, state law establishes only broadly the scope of zoning regulation and sets minimum standards for its adoption and administration.

The Zoning Ordinance contains three basic residential zones. These are the RS-6,000 (One-Family Residential) District, the RM-2,500 (Multi-Family Residential) District, and the RM-1,000 (Multi-Family Residential) District. Multi-family housing is allowed by right (i.e., without conditional use permit) in the RM-2,500 and the RM-1,000 Districts. In addition, to these residential zones, multi-family residential uses are allowed in commercial zones, the OR (Office and Multi-Family Residential) District, the HM (Hospital-Medical) District, and any CN (Neighborhood Commercial), CC (Community Commercial), CS (Commercial Service) Districts. The development standards that apply to residential uses in commercial zones are the same as those required in multi-family districts except that dwelling units above non-residential first floor uses are not required to conform to open space provisions. The City anticipates the development of vacant upper floors in existing multi-floor buildings in the Downtown and Old Town areas to be a major objective, and policies have been incorporated into the Element to encourage and support this use. Very low-density single-family residential uses are also allowed in the A (Agricultural) District. **Table 5-1** summarizes the development standards for each residential district.

Table 5-1: Development Standards by Residential Zoning District

Development Standard	Zoning District		
	RS-6,000	RM 2,500	RM – 1,000
Minimum Lot Area <u>per Dwelling Unit</u>	6,000 sf	<del>6,000</del> 2,500 sf	6,000 sf. per 4 dwelling units plus 1,000 sf. per each additional dwelling unit
Allowable <u>Floor Area Ratio</u>	<del>0.5</del> 50%	<del>0.5</del> 50%	<del>1.0</del> 100%
Maximum Height	35 ft	35 ft	75 ft
Front Yard Setback	15 ft	15 ft	15 ft
Side Yard Setback Combined	10 ft	10 ft	10 ft
Rear Yard Setback	25 ft	20 ft	20 ft
Secondary <u>Dwelling</u> Units Allowed	Yes	<del>No</del> Yes	<del>No</del> Yes

Source: City of Eureka Zoning Ordinance

Table 5-2: Development Standards for Districts that allow Mixed-Uses

Development Standard	Zoning District						
	CN	CC	CS	CW	OR	HM	A
Minimum Lot Area	<del>6,000 sf</del> N/A	<del>6,000 sf</del> N/A	<del>6,000 sf</del> N/A	<del>6,000 sf</del> N/A	1,000 sf	<del>2,000 sf 6,000 sf. per 4 units plus 1,000 sf. per each additional unit</del>	3 acres
Allowable FAR	<del>2.0</del> 200%	<del>5.0</del> 500%	<del>1.2</del> 120%	<del>2.5</del> 250%	<del>2.5</del> 250%	<del>1.0</del> 100%	N/A
Maximum Height	35 ft	100 ft	35 ft	100 ft	100 ft	25 ft	35 ft
Front Yard Setback	<del>0 feet if located above non-residential use; otherwise 15 feet</del> N/A	<del>0 feet if located above non-residential use; otherwise 15 feet</del> N/A	<del>0 feet if located above non-residential use; otherwise 15 feet</del> N/A	N/A	<del>0 feet if located above non-residential use; otherwise 15 feet</del> 15 ft. if located a non-residential uses	15 ft	30 ft

Development Standard	Zoning District						
	CN	CC	CS	CW	OR	HM	A
Side Yard Setback Combined	<u>0 feet if located above non-residential use; otherwise 10 feet</u> <del>N/A</del>	<u>0 feet if located above non-residential use; otherwise 10 feet</u> <del>N/A</del>	<u>0 feet if located above non-residential use; otherwise 10 feet</u> <del>N/A</del>	N/A	<u>0 feet if located above non-residential use; otherwise 10 feet</u> <del>10 ft. if located above residential use</del>	10 ft	10 ft
Rear Yard Setback	<u>0 feet if located above non-residential use; otherwise 20 feet</u> <del>N/A</del>	<u>0 feet if located above non-residential use; otherwise 20 feet</u> <del>N/A</del>	<u>0 feet if located above non-residential use; otherwise 20 feet</u> <del>N/A</del>	N/A	<u>0 feet if located above non-residential use; otherwise 20 feet</u> <del>20 ft. if located above residential use</del>	20 ft	30 ft
Secondary Dwelling Units Allowed	<del>No</del> <u>Yes</u>	<del>No</del> <u>Yes</u>	<del>No</del> <u>Yes</u>	<del>No</del> <u>Yes</u>	<del>No</del> <u>Yes</u>	<del>No</del> <u>Yes</u>	Yes

Source: City of Eureka Zoning Ordinance

The City's development standards do not impede the ability to achieve maximum densities and facilitates development for low-and moderate-income households by reducing development standards for open space, parking, lot coverage, and height limitations for the higher density zoning districts. Additionally, for residential development in commercial districts, provisions are incorporated into the zoning ordinance to further relax open space requirements. A policy alternative objective has been included in the Housing Element update to comprehensively review parking requirements for residential uses on the upper floors of ~~vacant~~ buildings to further encourage residential development in the City's commercial districts and revitalize the Old Town and Downtown areas. Based on the City's experience in the application of these standards, these do not impede the ability to reach maximum residential densities.

### 5.1.1.C - Parking Requirements for Residential Uses

The Zoning Ordinance generally requires two parking spaces for each dwelling in the RS Districts, one of which must be located in a garage or carport. A typical parking space required within Eureka is 8.5-feet in width by ~~20~~19-feet in length. All proposed density allocations, listed

within this Element, are a direct result of having their respective required parking spaces factored out of the available property square footage. The parking requirements for residential uses are as follows:

- **One-family dwellings** - In R Districts, two spaces, one of which is located in a garage or carport; in an OR or C District one space in a garage or carport.
- **Multi-family dwellings** - In R Districts, one space for each dwelling unit, plus one additional space for each two dwelling units; in an OR or C District, one space for each dwelling unit.
- **Trailer parks** - One space for each unit, plus one additional space for each three units, none of which shall occupy the area designated for access drives.

The City also imposes the following parking regulations:

- **More than one use on a site.** If more than one use is located on a site, the number of parking spaces provided shall be equal to the sum of the requirements prescribed in this subchapter for each use.
- **Off-street parking facilities to serve one use.** Off-street parking facilities for one use shall not be considered as providing required off-street parking facilities for any other use.
- **Reduction of off-street parking facilities.** No off-street parking facility shall be reduced in capacity or in area without sufficient additional capacity or additional area being provided to comply with the regulations of this subchapter.

The City does not view the standards prescribed in the Municipal Code as a constraint to the development of housing, as all development approvals to date have sufficiently prescribed to the standards. No known new development projects have been deemed infeasible due to existing parking requirements. Generally, the City is willing to work with developers through the modification of development standards, whenever necessary to ensure that parking standards are not a constraint and will offer reduced parking standards for projects that include units for affordable and senior residents that can demonstrate a reduced need for parking.

#### 5.1.1.D - Site Plan Review and Architectural Review

Eureka's Zoning Ordinance requires site plan and architectural review of development in zones combined with the AR (Architectural Review Combining) or PD (Planned Unit Development Combining) districts as a reflection of the significant historic residential resources in the Eureka area. ~~This is a discretionary review of the façade treatments for compatibility with the structures~~

~~in the neighborhood. This review does not add any length of time to the processing of building permits as it is typically a two-week maximum for turnaround, and this is accomplished concurrent with the review of the building permit. Site plan review typically includes an examination of the project to ensure that structures are "properly related to their sites and to surrounding sites and to traffic circulation in the vicinity." Site plan review also seeks to ensure that parking areas, walkways, and landscaping are appropriate. In contrast, architectural review is limited to exterior design, materials, textures, and colors and does not include elements that do not affect the exterior appearance of the structure. This is a discretionary review of the façade treatments for compatibility with the structures in the neighborhood. Generally, site plan review or architectural review do not add substantially to the application processing time as the review can typically occur concurrent with the review of the building permit and is completed within two to four weeks.~~

As part of the 1997 General Plan, the City ~~has~~ adopted design guidelines for the Core area to assist in understanding the design treatments that may be desired in historic areas. As part of the General Plan update initiated in 2013 and through the policies identified in the 2014-2019 Housing Plan One the City intends to involve of the policy options in this Housing Element update is for the organization of workshops for the development community and invited persons knowledgeable stakeholders to better understand changes in-in construction techniques, how persons with disabilities issuescan be better accommodated, and how to initiate seismic retrofit efforts in Downtown areas.

~~Site plan review includes examination of the project to insure that structures are "properly related to their sites and to surrounding sites and to traffic circulation in the vicinity." Site plan review also seeks to insure that parking areas, walkways, and landscaping are appropriate. Architectural review is limited to exterior design, materials, textures, and colors and does not include elements that do not affect the exterior appearance of the structure.~~

### 5.1.1.E - Site Improvements

Eureka requires the installation of on-site and off-site improvements for residential development. General site improvements typically include: streets, curb, gutter, sidewalk, and utilities and amenities such as landscaping, fencing, streetlights, open space and park facilities, and public access routes for sites within the coastal zone. These required fair share improvements do not significantly affect the cost and supply of housing in Eureka. The City requires improvements as part of a construction project or a subdivision project. In the review of proposals, the Public Works Department typically requires the improvement of the street frontage to half-width (20 feet), the installation of a concrete 6-inch curb and gutter, and the paving of the 20-foot wide alley in the rear of the property if one exists. Sidewalks are also required, usually at 65 feet in width, along the entire street frontage. Landscaping is not required of residential uses where less

than 5 parking spaces are provided. For multi-family developments providing 5 or more parking spaces, four percent of the interior parking area is to be landscaped with trees and other plant material.

Additional site improvements are also often required as part of the approval process for a larger residential development. The expected improvement costs for large developments can include the construction of roadway segments, bridges, sewage collection trunk lines, water systems improvements, public facilities such as fire substations, and drainage improvements. The City has ~~precious little~~limited large size tracts of land that would trigger such exactions consistent with the General Plan. It should be noted, however, during the 2009-2014 planning period,~~that~~ the City ~~recently~~ approved the major subdivision application for Lundbar Hills Unit 6 that created 56 parcels for above moderate-income development.

Smaller infill projects typically are only required to improve adjacent street frontages, including the installation of curb, gutters, and sidewalks. In most of Eureka's urbanized area, streets and other improvements are already in place. Therefore, development of Eureka's vacant residential infill sites requires few or no frontage or off-site improvements.

#### 5.1.1.F - Density Bonus Ordinance

The State of California enacted significant changes to the state's density bonus law, which went into effect on January 1, 2005. The legislation, SB 1818 introduced by Senator Hollingsworth (chaptered as Government Code Section 65915-65918), requires cities and counties to overhaul their zoning ordinances to bring them into conformance with new state mandates. The previous law allowed for a 25% density bonus when housing projects provided between 10-20% of the units to affordable households (depending upon the level of affordability). In addition, cities and counties needed to provide at least one "concession" such as financial assistance or a reduction in development standards. The new law significantly reduces the amount of units that a developer must provide in order to receive a density bonus and requires cities and counties to provide between one and three concessions, depending on the percentage of affordable units that the developer provides. It also imposes a new land donation rule, and statewide parking standards.

The major provisions to the density bonus changes are: if at least five percent of the units are affordable to very low-income households or 10 percent of the units are affordable to low-income households, then the project is eligible for a 20 percent density bonus. If 10 percent of a condominium or planned development units are affordable to moderate-income households, then the project is eligible to receive a 5 percent density bonus. In addition, there is a sliding scale that requires:

- An additional 2.5 percent density bonus for each additional increase of one percent in very low-income units above the initial five percent threshold;
- A density increase of 1.5 percent for each additional one percent increase in low-income units above the initial 10 percent threshold; and
- A one percent density increase for each one percent increase in moderate-income units above the initial 10 percent threshold.

These bonuses reach a maximum density bonus of 35 percent when a project provides either 10 percent very low-income units, 20 percent low-income units, or 40 percent moderate-income units.

The continued affordability requirements for very low and low-income units have not changed. However, the requirements for moderate-income condominium units have changed significantly. The new law specifies that the city or county must ensure that the initial occupants of moderate-income units meet the income qualifications. However, upon resale of the units the seller retains the down payment, the value of any improvements, and the seller's proportionate share of appreciation. The city or county recaptures its proportionate share of appreciation and those funds must be used within three years to promote lower and moderate-income home ownership. It is unclear whether these units must be sold at market rate, or if the city or county can limit appreciation.

Cities and counties ~~must grant one more~~up to three “concessions or incentives” reducing development standards, depending on the percentage of affordable units provided. Concessions and incentives include reductions in zoning standards, and any other incentive that would reduce costs for the developer. Any project that meets the minimum criteria for a density bonus is entitled to one concession from the local government agency, increasing up to a maximum of three concessions depending upon the amount of affordable housing provided. For example:

- For projects that provide either five percent of the units affordable to very low-income households, 10 percent of the units affordable to low-income households, or 25 percent moderate-income condominiums, the developer is entitled to one concession.
- When the number of affordable units is increased to 10 percent very low-income units, 20 percent low-income units, or 20 percent moderate-income units, then the developer is entitled to two concessions.
- When the number of affordable units is increased to 15 percent very low-income, 30 percent low-income, or 30 percent moderate-income units, then the number of concessions is increased to three.

A city or county may not impose a “development standard” that makes it infeasible to construct the housing development with the proposed density bonus. In addition to requesting incentives and concessions, applicants may request the waiver of an unlimited number of “development standards” by showing that the waivers are needed to make the project economically feasible. The bill defines development standards as “site or construction conditions.”

Regarding land donation, additional density is available to projects that donate land for residential use. The land must satisfy all of the following requirements:

1. It must have the appropriate general plan designation and zoning to permit construction of units affordable to very low-income households in an amount not less than 10 percent of the units in the residential development.
2. The site must be at least one acre in size or of sufficient size to permit development of at least 40 units; and
3. The area must be served by adequate public facilities and infrastructure.

The base density bonus is 15 percent, with increases in one percent increments for each percentage increase in the units that can be accommodated above the minimum 10 percent of the units, up to a maximum density of 35 percent. The maximum combined density bonus is 35 percent under all rules. When the land is transferred, it must have all the permits and approval necessary for the development of the very low-income housing units. The land and affordable units must be subject to deed restrictions ensuring continued affordability. The city or county may require that the land be transferred to a developer instead of the city.

If the project qualifies for a density bonus, the developer may request (and the city and county must grant) new parking standards for the entire development project. The new standards are:

- Zero to one bedroom – one on-site parking space
- Two to three bedrooms – two on-site parking spaces
- Four or more bedrooms – two and one-half on-site parking spaces.

These numbers are inclusive of guest parking and handicapped parking and may be tandem or uncovered (but cannot be on-street). The parking standards may be requested even if no density bonus is requested. (California Chapter of the American Planning Association, Senate Bill 1818).

## 5.1.2 - Provisions for a Variety of Housing Types

Housing Element Law requires jurisdictions to identify available sites in appropriate zone districts with development standards that encourage the development of a variety of housing types for all income levels, including multi-family rental housing, factory-built housing, mobile homes, emergency shelters, and transitional housing. The following paragraphs describe how the City makes provisions for these types of housing.

Single-family housing is the most predominant dwelling type in the City, comprising roughly two-thirds of the total housing units. Following single-family attached and detached units, the City also has a high number (roughly 20 percent) of residential units in structures with 2 to 4 units. In contrast roughly 13 percent of the City's housing stock is found in structures with more than 4 units. The composition of the housing stock is likely a reflection of the low land costs and the ability of developers to provide affordable units at lower densities. The City's Zoning Ordinance provides for a variety of housing types in exclusively residential zones allowing up to 23.54 units per acre in the RM-1,000 zone and lower densities in the RS-6,000 and RS-2,500 zones. The City also has a number of commercial zones that permit multi-family residential development, by right, up to 23.54 units per acre. **Table 5-3** presents a summary of the housing development allowed in all zones that permit residential development.

Table 5-3: Housing Types Permitted by Zoning District

<u>Housing Type Permitted</u>	<u>RS- 6000</u>	<u>RM- 2500</u>	<u>RM- 1000</u>	<u>OR</u>	<u>CN</u>	<u>CS</u>	<u>CC</u>	<u>ML</u>	<u>MG</u>
<u>Single-family Detached</u>	<u>P</u>	<u>P</u>	<u>P</u>	<u>P</u>	<u>P</u>	<u>P</u>	<u>P</u>		
<u>Single-family Attached</u>		<u>P</u>	<u>P</u>	<u>P</u>	<u>P</u>	<u>P</u>	<u>P</u>		
<u>Duplexes to Four-plexes</u>		<u>P</u>	<u>P</u>	<u>P</u>	<u>P</u>	<u>P</u>	<u>P</u>		
<u>Multi-Family</u>		<u>P</u>	<u>P</u>	<u>P</u>	<u>P</u>	<u>P</u>	<u>P</u>		
<u>Manufactured Homes</u>	<u>P</u>	<u>P</u>	<u>P</u>	<u>P</u>	<u>P</u>	<u>P</u>	<u>P</u>		
<u>Secondary Dwelling Units</u>	<u>P</u>	<u>P</u>	<u>P</u>	<u>P</u>	<u>P</u>	<u>P</u>	<u>P</u>		
<u>Emergency Shelters</u>						<u>P</u>		<u>P</u>	<u>P</u>
<u>Single Room Occupancy</u>		<u>P</u>	<u>P</u>	<u>P</u>	<u>P</u>	<u>P</u>	<u>P</u>		
<u>Supportive Housing</u>	<u>P</u>	<u>P</u>	<u>P</u>	<u>P</u>	<u>P</u>	<u>P</u>	<u>P</u>		
<u>Transitional Housing</u>	<u>P</u>	<u>P</u>	<u>P</u>	<u>P</u>	<u>P</u>	<u>P</u>	<u>P</u>		
<u>Live-Work</u>					<u>P</u>	<u>P</u>	<u>P</u>	<u>C</u>	<u>C</u>

"P" = Permitted Use "C" = Conditional Use

Source: City of Eureka, Community Development Department

### 5.1.2.A - Secondary Dwelling Units

A secondary dwelling unit is an additional self-contained living unit, either attached or detached from the primary residential unit on a single lot. It has cooking, eating, sleeping, and full sanitation facilities. To encourage establishment of secondary dwelling units on existing developed lots, ~~state~~-State law requires cities and counties to either adopt an ordinance based on standards set out in the law authorizing creation of secondary dwelling units in residentially zoned areas, or where no ordinance has been adopted, allow secondary dwelling units by use permit if they meet standards set out in the law. As previously mentioned, the City has revised its secondary dwelling units standards in compliance with Assembly Bill 1866 (Wright).

Secondary dwelling units can be an important source of affordable housing since they can be constructed relatively inexpensively and have no associated land costs. Also, secondary dwelling units can provide supplemental income to the homeowner, thus allowing the elderly to remain in their homes or moderate-income families to afford houses.

### 5.1.2.B - Emergency Shelters

Effective January 1, 2008, California SB 2 requires all jurisdictions to have a zoning district that permits at least one year-round emergency shelter without a Conditional Use Permit or any other discretionary permit requirements. Jurisdictions must identify a zone where emergency shelters are permitted by-right within one year from the adoption of the Housing Element. As discussed in Section 4.4.8 of the Community Profile, the City has amended the Zoning Code to ensure consistency with the requirements of Senate Bill 2, permitting emergency shelters by right within the ML, MG, and CS zoning districts. Table 4-31 identifies vacant and underutilized sites, outside of the Coastal Zone, where additional emergency shelter facilities could potentially locate. A map showing the location of these parcels is provided in Appendix A as Figure A-1.

### 5.1.2.C - Transitional and Supportive Housing

Transitional housing, configured as rental housing, operates under program requirements that call for the termination of assistance and recirculation of the assisted unit to another eligible tenant after a predetermined period. In contrast, supportive housing does not necessarily have a limit on the length of stay, is linked to on-site or off-site services, and is occupied by a target special needs population such as low-income persons with mental disabilities, AIDS, substance abuse, or chronic health conditions. Services typically include assistance designed to meet the needs of the target population in retaining housing, living and working in the community, and/or improving health, and may include case management, mental health treatment, and life skills.

Pursuant to Senate Bill 2, the City has amended the Zoning Code to permit supportive and transitional housing as a residential use subject only to the requirements imposed on other residential uses permitted within the same zoning district.

#### 5.1.2.D - Manufactured Housing

State law limits the extent to which cities and counties can regulate the installation of manufactured homes, including mobile homes parks. Government Code § 65852.3 requires that cities allow installation of certified manufactured homes on foundation systems on lots zoned for conventional single-family residences. This section and Government Code § 65852.4 generally requires that the same development regulations that apply to conventional homes also apply to manufactured homes. Government Code § 65852.7 deems mobile home parks to be a permitted use in all areas planned and zoned for residential use.

In Eureka, mobile homes are allowed for permanent occupancy in state licensed mobile home and recreational vehicle parks. Manufactured homes, certified under the National Manufactured Housing Construction and Safety Standards Act of 1974, are identified as one-family dwellings subject to façade treatments customarily used on conventional dwellings. Manufactured homes are allowed in all residential districts in the City subject to the same development regulations as other types of housing in the same zone.

### 5.1.3 - Development Processing Procedures, Standards and Fees

Another way in which local governments can inadvertently constrain the development of affordable housing is through the imposition of development approval procedures, permit fees, building code requirements, and lengthy permit processing times. This section addresses the relationship of development fees, processes, and standards to the production of housing.

#### 5.1.3.A - Permit Processing Procedures

Housing development projects in Eureka are subject to various review procedures including: environmental review, zoning, subdivision review, design review, use permit control, and building permit approval. The City of Eureka processes development applications in accordance with State Law and are not considered a constraint to development. **Table H-37-5-4** shows typical permit processing times for various review procedures in the City of Eureka.

For permitted uses in multi-family zoning districts, the Community Development Department reviews the proposal simply for conformance with zoning criteria in conjunction with the

building permit review. ~~If the development is proposed on multiple family parcels in the City's Redevelopment area (approximately 50 blocks), an architectural/site plan review is performed to review façade treatments in this historic part of the City that retains a significant amount of Victorian era architecture.~~ Both of these reviews are ministerial in nature, limited to a review for conformance with adopted criteria. ~~The City has developed Design Guidelines that are made available to citizens as examples of façade treatments desired by the City.~~

Table 5-4: Typical Permit Processing Times, ~~2009~~2013

Type of Application	Estimated Approval Time Period (following formal acceptance)
General Plan Amendment	6-12 months
Local Coastal Plan Amendment	6-12 months
Zone Reclassification	6-12 months
"Major" Subdivision	8-16 weeks
"Minor" Subdivision	8-16 weeks
Conditional Use Permit	<del>6-12</del> <u>12-16</u> weeks
Coastal Development Permit	<del>6-12</del> <u>12-16</u> weeks
Road Abandonment/Vacation	6-10 <del>weeks</del> <u>month</u>
Lot Line Adjustment	<del>2-34</del> <u>6</u> weeks
Residential Building Permit	<del>2-31</del> <u>2</u> weeks
Variance	<del>4-612</del> <u>16</u> weeks
Design Review	2- <del>4</del> weeks
Zoning Check for Building Permit	<del>3-51-2 days</del> <u>weeks</u>
Architectural/Site Plan Review	2- <del>4</del> weeks
Historic Preservation Alteration	4-6 weeks

Source: City of Eureka, Community Development Department, 2013.

### 5.1.3.B - Coastal Development Permit Procedures

In addition to standards outlined previously, Eureka has a separate set of zoning ordinance regulations for the Coastal Zone. With minor exceptions, however, development standards for residential development within the Coastal Zone are the same as outside the Coastal Zone. ~~In terms of~~With regard to permit procedures, development within the Coastal Zone ~~is~~ may be required to obtain a Coastal Development Permit in addition to approvals otherwise required. Environmental analysis is required for all development in the Coastal Zone, and drainage control plans are required for some designated sites. The approval process for projects within the Coastal

zZone typically takes between 6 to 12 weeks for a standard development permit or 6 to 12 months if an amendment to the Local Coastal Program is required.

Government Code Section 65588(d) identifies Coastal zone requirements for hHousing eElements. According to City Building Department records, 138 new units have been constructed in the Coastal zZone since 1982. Eighty-two of those units were created during the last Housing Element cycle. All but seven of these units have been affordable to low- and moderate-income households. Fourteen condominium units have been proposed on APN 001-054-032, near F Street in Old Town Eureka (CDP-05-017).

According to state law, the conversion or demolition of existing residential dwelling units within the Coastal Zone occupied by persons and families of low or moderate-income shall not be authorized unless provision has been made for the replacement of those units (Government Code section 65590). In addition, according to sState law, the conversion or demolition of any residential structure for purposes of a non-residential use which is not coastal dependent shall not be authorized unless the City determines the residential use is no longer feasible. If the City makes this finding and allows conversion or demolition of any residential structure, it must require replacement of any dwelling units occupied by persons of low- or moderate-income (Government Code 65590). According to City Building Department records, Community Development records, and a review of coastal permits acted on by the State Coastal Commission, no residences in the eCoastal zZone were removed during the last Housing Element cycle.

According to Building Department records, 36 low- and moderate-income units were required to be constructed as replacement of demolished low-income units between the years 1978 to 2000; 31 of these were demolished or converted between the years 1978 to 1982. These were all constructed in the eCoastal zZone. As provided by sState law, new housing developments constructed in the eCoastal zZone shall, where feasible, provide housing for persons and families of low- or moderate-income (Government Code 65590).

### 5.1.3.C - CEQA

The City, in accordance with ~~state~~-State law, also requires the initial study of potential environmental impacts of proposed development projects and the preparation of a negative declaration or environmental impact report (EIR). Pursuant to the Permit Streamlining Act (Government Code § 65920), local jurisdictions are required to process development applications promptly. For projects requiring a negative declaration, the maximum permit processing period is six months, and for projects requiring an EIR, the maximum period is 12 months.

### 5.1.3.D - Building and Housing Codes

Eureka has adopted various uniform building and housing codes to regulate construction. All codes have been adopted with only minor amendments, and none of these amendments operate as constraints or significantly increase housing costs. **Table 2-II-375-5** shows the construction codes adopted and currently administered by the City of Eureka.

Table 5-5: Applicable Building and Housing Codes

Code Name	Code Date	Amendments
California Building Code	<del>2007</del> 2013	No Significant Amendments
California Building Code Standards	<del>2013</del> 2007	No Significant Amendments
California Fire Code Standards	<del>2013</del> 2007	No Significant Amendments
California Fire Code	<del>2013</del> 2007	No Significant Amendments
California Administrative Code	<del>2007</del> 2013	No Significant Amendments
California Plumbing Code	<del>2013</del> 2007	No Significant Amendments
California Mechanical Code	<del>2013</del> 2007	No Significant Amendments
Uniform Housing Code	<del>2013</del> 2007	No Significant Amendments
Uniform Sign Code	2007	No Significant Amendments
California Electrical Code	<del>2013</del> 2007	No Significant Amendments
Uniform Code of Building Conservation	<del>1997</del> 2013	No Significant Amendments

Source: City of Eureka, [2013](#).

Enforcement of the adopted building and housing codes is focused primarily on review of new construction plans to ensure that they comply with minimum health and safety standards. ~~Application~~ Applications to modify to existing construction ~~is~~ are typically ~~generally~~ limited to correction of code violations ~~brought to light~~ identified through complaints. Violation correction typically results in code compliance without adverse effect upon the availability or affordability of the dwelling units involved. There has been no documented displacement of persons due to code enforcement in recent years. ~~According to the City's head building official, the 2007 changes to the building code have caused some delays in the processing of building permits. The delays have been brought about by the rearranging of the actual code itself. Building officials are relearning how to interpret and research building code sections within voluminous binders and books. The second most conspicuous effect of the 2007 code change is the requirement for more "stamped" professional sign-offs. The use of geologists is now a requirement for soils analysis prior to dwelling construction. Additionally, architectural approvals for framing and the more prevalent use of engineers have been noticed at the building department. The cost of these~~

~~professional services is undoubtedly is passed on from the building contractor to the final home buyer.~~

### 5.1.3.E - Permit Fees

The City collects fees to offset the costs of permit processing, inspections, environmental review, and the provision of services such as water, sewers, and storm drains. These fees help ensure quality development and the provision of adequate public services. In addition, developer fees and exactions imposed on new development can help to minimize impacts on existing infrastructure and enable required upgrades of infrastructure consistent with demands of the new development. State law requires that these fees be reasonably related to the mitigation of the identified impact, and that they be proportionate to the extent of impact associated with any given development project. This is critical as development fees are typically passed on to renters and homeowners inhabiting the housing units, and thus affect housing affordability.

Development~~These~~ fees are generally assessed ~~on the basis~~based on the number of dwelling units proposed in a given residential development and the f Fees charged for building permits are based on the construction values as prescribed by the Uniform Building Code. ~~When raising fees, the City complies with all applicable state laws. Table 5-6 and Table 5-7 present the development and processing fees charged by the City of Eureka Community Development and Public Works Departments in the year 2013.~~

Table 5-6: Community Development Dept Fees

Type of Application	Fee
General Plan Amendment	<del>*\$2,780</del> <u>\$1,000</u>
Local Coastal Plan Amendment	<del>\$2,790</del> <u>*\$1,000</u>
Zone Reclassification	<del>\$2,745</del> <u>*\$1,000</u>
“Major” Subdivision <u>(5+ parcels)</u>	<del>*\$12,400</del> plus \$50/lot <u>(Deposit Amount plus Engineering fees)</u>
“Minor” Subdivision <u>(4 or less parcels)</u>	<del>\$860</del> <u>-\$1,100</u> plus \$50/lot <u>(Includes Engineering fees)</u>
Conditional Use Permit	<del>\$1,425</del> <u>\$740</u> <u>(Includes Engineering fees)</u>
Coastal Development Permit	<del>\$950</del> <u>\$215 - \$1,740</u> <u>(Includes Engineering fees)</u>
Street Abandonment/Vacation	<del>\$1,805</del> <u>\$2,500</u> <u>(Includes Engineering fees)</u>
Lot Line Adjustment	<del>\$585</del> <u>\$865</u> <u>(Includes Engineering fees)</u>
<del>Emergency Shelter</del>	<del>\$995</del>
Variance	<del>\$1,055</del> <u>\$125 - \$1,680</u>
Design Review	<del>\$205</del> <u>\$265</u> <u>(Includes Engineering fees)</u>
Historic Preservation/ Alteration	\$0

Type of Application	Fee
Architectural/Site Plan Review	<del>\$80</del> 125-\$265 (Includes Engineering fees)
<u>Secondary Dwelling Unit Permit</u>	<u>\$95</u>
Source: City of Eureka, <a href="#">2013</a> .	

Table 5-7: Public Works-Engineering Fees

Service	Fee
Standard Encroachment Permit	\$200
Penalty for work without Encroachment Permit	\$200
Encroachment Permit Inspection	\$38
Re-inspection per hour	\$38
Street Tree Permit	\$100
House Moving Permit	\$200 plus time/materials/labor plus 20%
Tentative Subdivision Map Review (4 lots or less)	\$300 plus \$50/lot
Tentative Subdivision Map Review (5 lots or more)	\$400 plus \$50/lot
Subdivision Map Check	\$310 plus \$85/lot
Re-submittal of Subdivision Map, each submittal	\$150
Subdivision Improvement Plan Review	\$300 plus \$80 per lot
Re-submittal of Subdivision Improvement Map	\$100 plus \$50/lot
Subdivision Construction Inspection	Actual cost plus 20%
Traffic Study Review	Actual cost plus 20%
Resubmission of Traffic Study Review, each submittal	Actual cost plus 20%
Merger Review	\$30
Certificate of Subdivision Compliance Review	\$30
Lot-Line Adjustment Review	\$255
Lot-Line Adjustment Description Review, each submittal	\$120
Street Vacation	\$500
Easement Vacation	\$545
Conditional Use Permit Review	\$150
Coastal Development Permit Review	\$150
Design Review	\$50
Public Improvement Requirement	\$70

Source: City of Eureka, [2013](#).

The fees shown in **Tables 5-6 and 5-7** above are monitored and reviewed constantly and are comparable to adjacent communities. When raising fees, the City complies with all applicable

state laws. and the The City of Eureka at this time does not charge any impact fees which are typical in larger California jurisdictions.

As a means of assessing how fees impact the cost of housing in Eureka, the City has calculated the total Building, Planning, and Engineering fees associated with single-family and multi-family development prototypes. Table 5-8 presents the development fees for a typical 3,600 square foot four-plex residential structure with covered carports, which is consistent with multi-family development in the City, and the development fees for a 2000 square foot residential structure with an attached 500 square foot garage which represents the average single-family home developed in the City.

Table 5-8: Typical Fees for Residential Development

Item	Multi-family 4-Plex	Cost Single Family Unit
Building Permit	\$4,299	\$3,396
Sewer Lateral	\$975	\$1,300
Sewer Connection	\$2,000	\$2,000
Water Lateral	\$2,440	\$1,835
Manifold and installation	\$1,640	Not required
Site Plan Review	<del>\$80</del> 125	<del>\$80</del> 125
Architectural Review	\$205	\$205
<b>Total</b>	<b><del>\$11,639</del>11,684</b>	<b><del>\$8,816</del>861</b>

Source: City of Eureka, 2014.

Fees estimated are for the construction of a 3,600 sf. four-plex residential structure and a 2,000 square foot single-family residential unit.

As shown, fees range from \$2,931 per multi-family unit to \$8,861 per single-family home. In 2013, the average home sales price was \$222,500. Based on this sale price, total fees and exactions in the City would represent one percent and four percent respectively. City Staff report that most development fees in Eureka are adjusted for cost of living increases annually.

As development processing fees and school fees are largely determined by square footage, valuation and a number of other factors including the number of bedrooms, bathrooms, outlets, etc. it can be difficult to accurately determine the average and actual fees charged to a developer for residential development. In summary, Eureka development fees represent a small portion of overall cost of residential development, and are comparable to, if not lower than, other Humboldt County jurisdictions. The City has worked hard to keep fees low and will continue to do so to keep housing affordable.

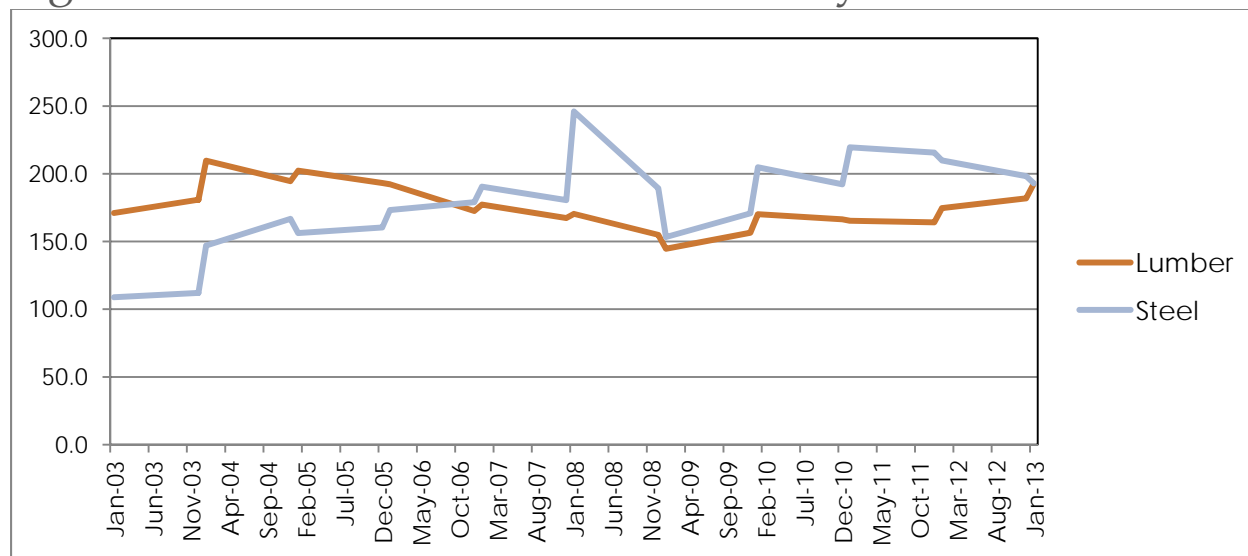
## 5.2 - Non-Governmental Constraints

### 5.2.1 - Construction Costs

According to 2013 R.S. Means, Square Foot Costs, in California, hard construction costs for one- to three-story apartment building range from approximately \$141 to \$153 per square foot. Costs for a four- to ~~eight-eight~~-story apartment project ranges from \$154 to \$168 per square foot. Construction costs, however, vary significantly depending on building materials and quality of finishes. Owner-occupied multi-family units have higher soft costs than renter-occupied units due to the increased need for construction defect liability insurance. Permanent debt financing, site preparation, off-site infrastructure, impact fees, and developer profit add to the total development cost of a project.

During the 2009-2014 planning period, key construction costs (materials and labor) fell nationally in conjunction with the residential real estate market. **Figure 5-1** illustrates construction cost trends for key materials based on the Producer Price Index, a series of indices published by the U.S. Department of Labor Bureau of Labor Statistics that measures the sales price for specific commodities and products. Lumber prices have declined by 12 percent between 2008 and 2013. As shown in **Figure 5-1**, steel prices have fallen sharply (23 percent) since January 2008. Affordable housing developers in northern California also confirmed that construction costs, including labor, fell by approximately 10 percent in tandem with the weak housing market. It is important to note that although land cost and construction costs have waned, developers report that they have not fallen enough to offset the decrease in sales prices.

Figure 5-1: Producer Price Index for Key Construction Costs



Sources: U.S. Dept. of Labor, Bureau of Labor Statistics, 2013.

## 5.2.2 - Land Availability and Cost

Costs associated with the acquisition of land include the market price of raw land and the cost of holding land throughout the development process. These costs can account for as much as half of the final sales prices of new homes in very small developments or in areas where land is scarce. Among the variables affecting the cost of land are its location, its amenities, the availability of public services, and the financing arrangements made between the buyer and seller. According to figures compiled by the Northern California Association of Home Builders, the cost of a finished lot in 2009 translates to between \$100,000 and \$130,000.

Aside from the four residential zones in the City that are exclusively designated to accommodate residential development, the City has also identified opportunities in their non-residential zones for the development of residential uses. The price of raw land and any necessary improvements is a key component of the total cost of housing. In addition, the two factors which most influence land holding costs are the interest rates on acquisition and development loans, and government processing times for plans and permits. The time it takes to hold land for development increases the overall cost of the project. This cost increase is primarily due to the accrual of interest on the loan, the preparation of the site for construction, and processing applications for entitlements and permits.

### 5.2.3 - Availability of Financing

The cost and availability of capital financing affect the overall cost of housing in two ways, initially when the developer uses capital for initial site preparation and construction and, also when the homebuyer uses capital to purchase housing.

The capital used by the developer is borrowed for the short-term at commercial rates, which are considerably higher than standard mortgage rates. Commercial rates nonetheless drop when the overall market rates decrease, so low interest rates have a positive effect on the housing construction market. According to Staff at the Humboldt Board of REALTORS®, construction financing is readily available to developers building in any Eureka neighborhood. Construction financing for multi-family construction, however, has historically been difficult to obtain. The lack of construction financing for multi-family housing poses a significant constraint on the production of affordable housing in Eureka, as it does in California and the nation in general. Even more thought provoking is the high cost of insurance for multiple units. Generally, landlords of multi-family residential facilities have reported that insurance costs have increased substantially for multiple units (if you can even find a company willing to provide insurance in the first place). According to one full service insurance company in Eureka, there is only one company that will write apartment risk for structures in excess of four units. This company generally will insure units that are relatively new with no claims for water or mold damage in the last 5 years. Units that can meet the criteria may be written into the preferred insurance markets while more generally, structures with four or fewer units can automatically be written at lower rates.

Homeownership in Eureka is also constrained by the loan requirements, as the most affordable type of loan, the USDA loan, which allows for zero down financing, is not available to Eureka residents. The USDA loan requires that the City have a population of greater than 25,000 residents, which excludes Eureka from its benefits. The other popular type of loan is the FHA loan which requires at least 3.5 percent down and offers interest rates as low as 5.25 percent; however, applicants must have a credit score of at least 720. The FHA loan makes buying “affordable” housing difficult because of roof and pest inspection requirements. If a home needs a lot of repairs, or is the result of a short sale, FHA will allow for the sales price to be increased by the amount of the repair costs if the seller makes the necessary repairs. Essentially, the major drawback is affordable housing that is not in disrepair. Conversely, an advantage of the FHA loan is that the down payment can be considered a gift and therefore not taxed.

## 5.2.4 - Environmental Constraints

Environmental hazards affecting the development of housing units include seismic, flooding, high wind, and noise conditions. Residential land uses are considered the most sensitive to loud noise. ~~Federal regulations require that the impact of these and other constraints be submitted to HUD for a release of funds.~~ As part of the development of the Housing Element, an Initial Study is conducted pursuant to CEQA to evaluate potential environmental impacts and existing environmental constraints. All potential environmental impacts are identified and considered. No significant constraints are known that would cause a constraint to residential development. Any identified potential hazards or impacts would be reduced to levels that are less than significant through appropriate mitigation measures. If necessary, appropriate mitigation measures would be recommended to reduce potential hazardous materials impacts to a less than significant level.

### 5.2.4.A - Floodplain

On June 11, 2009, the City of Eureka hosted William Hom, P.E., Chief of the Department of Water Resources, Floodplain Assistance Section, regarding a Community Assistance Visit or “CAV.” The CAV is a periodic “check-up” of the City’s participation in the National Flood Insurance Program. The City received a satisfactory evaluation with the exception of the need to conduct minor updates (new FEMA terms) to the floodplain ordinance. Mr. Hom also notified the City that new FEMA Floodplain Insurance Maps were going to be made available for review by the City. The City received the new floodplain panels (060230843F, 844F ~~&-and~~ 830F) on August 10, 2009. The City has reviewed the new floodplain maps and no changes were warranted to any City zoning ordinance, Safety Element, or Open Space Element during the 2009-2014 planning period. The flood risk remains unchanged within the City limits and is predominantly confined to areas of potential coastal flooding. As the sites identified in the Housing Resources section were carried forward from the 2009-2014 planning period, the flood risks remain unchanged for the 2014-2019 planning period. Additionally as part of the General Plan update initiated in 2013, the City will re-evaluate their Safety and Open Space Elements to identify where changes, if any, are necessary.

### 5.2.4.B - Slope and Wetlands

The City of Eureka has numerous types of wetlands and does possess a system of slopes associated with the gulches that traverse the City in a north-south manner. The City’s GIS Division appropriately labeled the Housing Opportunity Land Inventory Maps with slopes greater than 30 percent. Federally mapped wetlands from the U.S. Fish and Wildlife Wetland

## HOUSING CONSTRAINTS

Inventory maps were also added to the Housing Inventory Maps. As depicted in the maps, a majority of the housing opportunity sites are relatively free of wetlands and steep slopes.

Ground truthing and air photo interpretation by City Staff also confirmed housing sites within this Element as having upland areas suitable for site development. The individual parcels, enumerated within the previous tables, shown to have a “constraint,” were listed in a full disclosure manner which alerts a prospective builder that the usable acreage may be limited, and that wetlands, lot geometry, and slope may limit the usable acreage possibilities, but not the projected density. The parcels were given a prospective density based on the most effective constraint mitigation a municipality can employ, which is geographic avoidance of the identified limitation.

As shown in the listed parcels, the most constrained inventory is the Above Moderate category, wherein prospective builders may have to further investigate the extent of the constraints in order to mitigate wetland intrusion, guarantee slope stability, or attain setback variances to address lot configuration. Based on the City’s history of accommodating housing on small and non-traditional parcels, while still addressing the aforementioned constraints, housing development is expected on the properties identified within this Element though ~~2014-2019~~ and beyond.

A specific exception to the above analysis is noted in Map Panel 3, wherein a majority of APNs 002-231-008, 002-231-009, 002-231-013, and 002-231-004, are shown to contain wetlands. These parcels were subjected to a wetland delineation/constraint analysis for a prior proposal to develop a multi-use project on the property which would have included a mixture of single-family residential and townhomes (“Shoreline Properties”). The property owner did not follow through with a Coastal Development Permit application for this project because they chose to focus their resources to an application for a major brownfield redevelopment in-fill project commonly known as the “Marina Center” project. The projected mixed-use density calculation of the properties is a direct reflection of ESHA, or Environmentally Sensitive Habitat Areas and their respective 100-foot setbacks. The gross and net buildable acreages are depicted ~~in Table 2-H-32 on page 2-89~~ in the Housing Resources section. The calculated “net developable” acreages of APNs 002-231-008 and -009 do fall below 50 percent of the existing gross acreages ([2.57 gross/1.15 net] and [7.2 gross/3.48 net]) However, the subject properties are under the same ownership and were considered one project area, i.e., merged with 002-231-013, and 002-231-004.

### 5.2.4.C - Wastewater and Sewer Services

In 1984, the City of Eureka completed construction of a new wastewater treatment facility to serve Eureka residents and the surrounding area. According to the Regional Water Quality Control Board (RWQCB), in 2009 Eureka's wastewater treatment plant is at about 82 percent of its permitted dry weather capacity of 5.24 million gallons per day. It was estimated by the City Engineer that the City has the capacity to serve approximately 2,000 ~~equivalent~~ additional dwelling units or EDU's. ~~The To accommodate their Regional fair share Allocation allocation of housing units,~~ the City ~~has~~ would need to provide sewage service for approximately ~~844~~ 609 new units. ~~As little development has occurred since 2009, it is anticipated that the wastewater Current~~ treatment plant capacity is still sufficient to accommodate Eureka's growth ~~at its current rate of growth (i.e., the growth rate experienced between 2000 and 2009)~~ for the foreseeable future. ~~Generally, it is estimated,~~ by the City Engineer ~~that at that~~ based on the current growth rate, ~~the~~ wastewater treatment plant will not reach capacity until the year 2030.

~~To An improvement improve to the~~ existing wastewater collection and transmission infrastructure, the City of Eureka has received funding from the U.S. Environmental Protection Agency (EPA) to design the Martin Slough Interceptor Project. The project is intended to improve wastewater transmission; ~~is proposed~~ in the southeastern parts of the City of Eureka and the surrounding unincorporated neighborhoods ~~that are currently~~ served by the Humboldt Community Services District. ~~Wastewater is currently transported through a circuitous route involving pumping from one collection basin into another until it arrives at the Elk River Waste Water Treatment Plant (WWTP). The wastewater transmission from these neighborhoods to the WWTP is lengthy, of extended duration, and costly. The system currently experiences discharges that are contrary to the requirements of the City's National Pollutant Discharge Elimination System Permit for its wastewater collection, treatment and disposal system, and are also contrary to the Basin Plan for the North Coast Region.~~

~~The City of Eureka's objectives for the Martin Slough Interceptor Project are: (1) to develop and construct a wastewater collection and conveyance project that reduces the incidences of sanitary sewer system overflows in the Martin Slough basin, thereby avoiding reductions in water quality in the aquatic environment near the City; (2) to develop and construct a wastewater collection and conveyance system that will be more efficiently and economically operated than is the current system, enabling the City and Humboldt Community Services District to discontinue operating as many as 16 existing lift stations, with attendant energy and maintenance cost savings; and (3) to assure that the newly developed wastewater collection and conveyance system meets future capacity requirements for planned land uses expected to occur within the project area.~~

Currently, there is only one landholding reliant on the Martin Slough Interceptor ~~for that has been identified for~~ future residential use. This property is listed within the available housing opportunity inventory as APN 300-221-016, and ~~has capacity to accommodate approximately has been given a housing potential of~~ 30 above moderate-income units. ~~According to the City Engineer, the Martin Slough Interceptor project did suffer a year setback due to a lack of funding. Nevertheless, the project is still on an engineering schedule to be completed in 2013.~~

#### 5.2.4.D - Water

~~To supply adequate water to residents and businesses, the City of Eureka maintains a currently has a~~ contract ~~water~~ supply with Humboldt County Municipal Water District (HBMWD) for 8 million gallons per day (MGD).; ~~In 2010, in 1989, the City was using only 4 MGD. Conservative consumption estimates for put Eureka's consumption indicate that~~ water usage ~~will increase to only around~~ 5.28 MGD ~~by the year 2010. As a result~~ Consequently, water usage ~~for in~~ Eureka is expected to remain well below the current contract limit ~~even with expected growth.~~

~~To improve water delivery, in 2009, t~~The City ~~has just~~ completed the construction of five miles of new 24-inch main water transmission line, installed parallel to the existing line and cross-connected for flexibility in service options. The new pipe ~~utilizes is new~~ advanced materials and technology ~~proven to material that will~~ withstand the forces of nature more consistently than the old concrete and iron pipe system. This improvement ~~is intended to will~~ serve the citizens of Eureka with reliable water supplies for decades to come.

~~Clearly, the City has adequate water and wastewater treatment capacity to accommodate the housing needs and the household increases of the local area during this planning period and beyond.~~ Consistent with Senate Bill 1087, which mandates priority sewer and water connections to lower-income housing projects, the City ensures this requirement through ~~policies a specific program with~~ in the Housing Plan.

# 6. HOUSING RESOURCES

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The Housing Resources section summarizes the land, financial, and administrative resources available for the development and preservation of housing in Eureka. The analysis conducted includes an evaluation of the availability of land resources for future housing development; the City's ability to satisfy its share of the region's future housing needs, the financial resources available to support housing activities, and the administrative resources available to assist in implementing the City's housing programs and policies.

## 6.1 - Regional Housing Needs Allocation

State Housing Element Law requires that each jurisdiction, in preparing its Housing Element, develop local housing programs designed to meet its share of existing and future regional housing needs for all income groups. This requirement ensures that each jurisdiction accepts responsibility for the housing needs of its current and anticipated future residents, particularly lower-income households, and plans for a variety of housing choices.

The State Department of Finance (DOF) is responsible for projecting the total statewide housing demand, with the State Department of Housing and Community Development (HCD) apportioning this demand to each of the state's regions. This demand represents the number of additional units needed to accommodate the anticipated growth in the number of households, to replace expected demolitions and conversions of housing units to non-housing uses, and to achieve a future vacancy rate that allows for healthy functioning of the housing market.

The Humboldt County Association of Governments (HCAOG), the Council of Governments (COG) representing the region, in cooperation with the local jurisdictions, is tasked with the responsibility of allocating the region's projected new housing demand to each jurisdiction. This process is known as the Regional Housing Needs Plan (RHNP), and the goals are referred to as either the RHNP goals or the "regional share" goals for new housing construction. The allocation takes into account factors such as market demand for housing, employment opportunities, the availability of suitable sites and public facilities, commuting patterns, type and tenure of housing need, and others. In determining a jurisdiction's share of new housing needs by income category,

the allocation is adjusted to avoid an over-concentration of lower income households in any one jurisdiction.

The allocation is divided into four income categories:

- Very Low-Income – 31% to 50% of the median income;
- Low-Income – 51% to 80% of the median income;
- Moderate-Income – 81% to 120% of the median income; and,
- Above Moderate-Income – more than 120% of the median income.

For the 2014-2019 planning period, Eureka’s Regional Housing Needs Allocation (RHNA) has been determined by HCAOG to be 609 housing units, including 145 units for very low-income households, 96 units for low-income households, 104 units for moderate-income households, and 264 units for above moderate-income households. The 2014-2019 Regional Housing Needs Allocation for the City of Eureka is shown in **Table 6-1**.

Table 6-1: RHNA, 2014-2019

<u>Income Group</u>	<u>Number of Units</u>	<u>Percent of Total</u>
<u>Extremely Low</u>	<u>72</u>	<u>12%</u>
<u>Very Low</u>	<u>73*</u>	<u>12%</u>
<u>Low</u>	<u>96</u>	<u>16%</u>
<u>Moderate</u>	<u>104</u>	<u>17%</u>
<u>Above Moderate</u>	<u>264</u>	<u>45%</u>
<b><u>Total</u></b>	<b><u>609</u></b>	<b><u>100%</u></b>

Source: Regional Housing Needs Plan, HCAOG.

\* The City’s extremely low-income need is assumed to be 50 percent of the very low-income allocation or 72 units.

Cities must also plan for the growth needs in the extremely low-income category (30 percent or less than the area median income). The City’s extremely low-income need is assumed to be 50 percent of the very low-income allocation or 72 units.

## 6.2 - Densities to Accommodate Lower Income Housing

Density is a critical factor in the development of affordable housing. Maintaining low densities typically increases the cost of construction per unit, while higher density development lowers the per-unit land cost and facilitates construction in an economy of scale. In addition to the potential for density bonus provisions, more intense residential development is achieved through a number of mechanisms, including clustering of residential development and zero lot line development, subject to City development standards. Clustering of housing can produce higher densities on a portion of land while creating space for amenities, and retaining the overall density assignment of the entire property. This method is effective when portions of the property not utilized for residential development can be developed with compatible uses, such as open space/recreation, parks, schools and public facilities.

As State Housing and Community Development Department has determined that affordability is typically correlated with density; HCD has established “default densities” that by definition are considered sufficient to provide market-based incentives for the development of housing for lower-income households. For incorporated cities within a rural county, the default density is 15 dwelling units per acre (or higher). Eureka is an incorporated city, located in Humboldt County which is considered to be rural/non-metropolitan; consequently the default density for the City is 15 dwelling units per acre. Based on HCD’s default density assumptions, **Table 6-2** shows the correlation between affordability and the permitted densities of the City’s zoning districts based on the specific densities and lot coverage requirements shown in the City’s General Plan.

Table 6-2: Residential Land Use Densities

<u>Income Level</u>	<u>Zoning District</u>	<u>Permitted Density*</u>
<u>Very Low-Income</u>	<u>RM -1,000, HM, OR, CN, CS,</u>	<u>18.1-30.0</u>
<u>Low-Income</u>	<u>CC, CW</u>	
<u>Moderate-Income</u>	<u>RM - 2,500</u>	<u>8.1-18.0</u>
<u>Above Moderate-Income</u>	<u>RS-6,000, Agricultural</u> <u>R-12,000 (Coastal Zone)</u>	<u>0-8.0</u>

\*The density ranges shown are generally based on the densities and lot coverage requirements shown in the City’s Land Use Element, which are consistent with the development standards required in the current Zoning Code.

As shown in Table 6-2, to facilitate and encourage the development of housing units affordable to very low- and low-income residents, the City has identified zones with densities appropriate to accommodate the development of a variety of housing types.

## 6.2.1 - Vacant Residential Sites

Based on a survey completed by Staff ~~in-for the~~ 2009-2014 Housing Element, Eureka has approximately ~~78-72~~ acres of vacant land currently zoned for residential uses. This land could accommodate ~~470-339~~ dwelling units at maximum-zoned densities. This total does not include potential density bonus units or secondary dwelling units. Of the approximately ~~78-72~~ acres identified, approximately eight acres permit the development of high-density residential uses, five acres permit the development of medium-density residential use, and the remaining 65 acres permit the development of very low- and low-density residential uses.

The majority of these vacant residential sites identified are small ~~(6,000-square-feet)-and~~ zoned for multi-family uses. Despite limited lot sizes, ~~The~~ the City has a history of developing multi-family housing on small sites at the maximum densities allowed ~~the available multi-family sites~~ that is affordable to lower income households ~~at the maximum densities allowed~~. While a variety of residential uses can be accommodated on small parcels, including: single-family dwellings, half-plexes, duplexes, triplexes, four-plexes, townhomes, and garden apartments, ~~t~~Typically these individually owned parcels are developed with four-plex units. Developers working within the City have specifically expressed that four-plexes offer them the best balance of density and affordability based on current land and construction costs.

~~are sometimes not maintained to the degree an owner-occupied residence might be, particularly as we have heard from residents on the west side of Eureka. Because~~As Eureka's strategy for providing affordable housing has historically relied on in-fill development, ~~owing to the locked-in nature of the City limits (surrounded by County of Humboldt jurisdiction lands developed at urban densities on three sides with Humboldt Bay on the fourth),~~ the City has become proficient at developing ~~these~~ smaller sites, ~~particularly specifically taking advantage of~~utilizing alley access development options. The City ~~has a variety of tools~~also offers a variety of incentives pursuant to Senate Bill 1818, to facilitate the development of affordable housing on ~~these~~ smaller multi-family zoned sites, such as: including reduced rear yard setbacks for garages in the rear of the lot, reduced parking requirements from the residential single-family standards, increased ~~100%~~ lot coverage allowances, ~~(50% in residential single family zones)~~ and increased height provisions from 35 to 75 feet of 75 feet where 35 feet is the standard for single-family residential zones. Within the 2014-2019 Housing Plan the City is also investigating available incentives and strategies to encourage lot consolidation, and in the General Plan Update is exploring options to provide incentives to all housing income levels.

~~Some of these vacant sites may be large properties containing areas of non-buildable lands comprised of steep slopes or wetlands. These relatively steep portions of properties or properties located entirely within a gulch were not included in these calculations. Others are substandard in size but are still available for development. Legal non-conforming properties created prior to October 16, 1966, are recognized by Eureka's Zoning Ordinance, §155.027 (D) which states: "A site having an area, frontage, width, or depth less than the minimum prescribed for the district in which the site is located. . . may be used for a permitted use or a conditionally permitted use. . . subject to all other regulations for the district (Emphasis Added)."~~

~~Table 2-H-306-3, Table 2-H-30a6-4 and Table 2-H-30b6-5 show present the development potential capacity for existing-vacant residentially zoned residential sites available as of in Eureka as of August 2009 January 2014. Many of these sites were identified in the 2009-2014 Housing Resources section and remain undeveloped, allowing the City to include them in the inventory for the 2014-2019 planning period. These figures The tables may represent calculate unit capacity based on the maximum densities permitted, and they have been adjusted to account for the provision of other requirements such as parking and setbacks. Potential constraints to development such as slope and wetland areas have been adjusted to reflect the developable acreage that could potentially accommodate residential development. These figures reflect realistic potential units based on what has occurred in the past housing cycle. The parcels listed with constraints, such as slope and wetlands, have developable areas on the listed property wherein a dwelling unit could be developed. Vacant properties, entirely constrained, or found to be lacking developable areas, were removed from this inventory by Staff. A more detailed discussion of wetland and slope constraints can be found in Section 5.2.4 is on page 2-115 of this Element. Generally, the total capacity calculated is intended to reflect realistic potential units based on how development has historically occurred in the City.~~

Table 6-3: Vacant Sites to Accommodate the Lower-  
Income RHNA

APN	Existing Zoning	General Plan	Parcel Acreage	Potential Units	Constraints
<del>002-191-031*</del>	<del>RM-1000/NR</del>	<del>HDR</del>	<del>5.4 (-net 0.81)</del>	<del>75</del>	<del>Wetlands</del>
004-062-001	RM-1000	HDR	0.12	3	None
004-123-005	RM-1000	HDR	0.11	3	None
004-131-003	RM-1000	HDR	0.09	2	None
004-133-001	RM-1000	HDR	0.15	4	None
004-152-004	RM-1000-AR	HDR	0.20	7	Wetland
004-152-005	RM-1000-AR	HDR	0.58	15	Possible Wetlands
004-163-006	RM-1000-AR	HDR	0.23	7	Width
004-202-007	RM-1000	HDR	0.11	3	None
006-241-008	RM-1000	HDR	0.25	1	Wetlands
006-181-001	RM-1000	HDR	0.88	30	None
		<b>TOTAL</b>	<b>8.122.72</b>	<b>15075</b>	

Source: City of Eureka; 2013.

Note: RS-6,000 and RS-12,000 allow one dwelling unit and one secondary dwelling unit per parcel; RM-2,500 allows one dwelling unit per 2,500 sq. ft. of parcel size; RM-1,000 allows 4 dwelling units for the first 6,000 sq. ft. of parcel size, one dwelling unit for every 1,000 sq. ft. over the initial 6,000 sq. ft. Setbacks, parking, and required open space were also calculated for the above density potential. The same formula was used in Tables 6-3, 6-4 and 6-5.

\* ~~The City is currently processing a Coastal Development Permit for a 75-unit apartment complex on the approximately 35,300 square feet of this 5.4-acre property (Case No. CDP 05-006), however, due to the current economic conditions the project is on hold; see also Certificate of Subdivision Compliance COMP 07-0001 for subject property.~~

As shown in **Table 6-3**, there are 10 vacant parcels in the City zoned RM-1,000, allowing up to 23.56 dwelling units per acre. This density is appropriate to accommodate the City's low and very low-income RHNA. Based on the parcels presented in **Table 6-3**, approximately 75 lower income units can be accommodated on vacant sites zoned RM-1,000. As these sites were identified in the City's 2009-2014 Housing Resources section, but were not developed during the previous planning period, they remain viable sites for the 2014-2019 planning cycle. **Figure A-1** in **Appendix A** provides a map detailing the location of the vacant low-density, residentially zoned parcels within the City.

Table 6-4: Vacant Residential Sites to Accommodate  
the Moderate-Income RHNA

APN	Existing Zoning	General Plan	Parcel Acreage	Potential Units	Constraints
001-253-003	RM-2500-AR	MDR	0.09	1	None
001-261-020	RM-2500-AR	MDR	0.5	8	Wetlands
005-104-012	RM-2500-AR	MDR	0.17	2	None
005-122-004	RM-2500-AR	MDR	0.18	2	Wetlands
005-166-005	RM-2500-AR	MDR	0.13	2	Width
005-182-012	RM-2500-AR	MDR	0.08	1	Slope
005-184-005	RM-2500	MDR	0.2	1	Slope
006-012-001	RM-2500-AR	MDR	0.13	2	None
008-021-005	RM-2500-AR	GSC	0.27	4	Slope
008-022-019	RM-2500-AR	MDR	0.07	1	None
008-022-028	RM-2500-AR	MDR	0.22	4	None
008-031-013	RM-2500-AR	MDR	0.18	2	Slope
008-031-017	RM-2500-AR	MDR	0.15	2	Slope
008-031-018	RM-2500-AR	MDR	0.15	2	Slope
008-031-021	RM-2500-AR	MDR	0.18	2	None
008-061-023	RM-2500-AR	MDR	0.30	4	Slope
008-112-028	RM-2500-AR	MDR	0.25	4	None
009-021-001	RM-2500-AR	MDR	0.3	5	None
009-021-015	RM-2500-AR	MDR	0.14	2	None
009-124-005	RM-2500-AR	MDR	0.27	5	None
009-124-009	RM-2500	MDR	0.22	4	Possible Wetlands
009-124-010	RM-2500	MDR	0.41	5	Possible Wetlands
010-033-013	RM-2500-AR	MDR	0.15	2	None
010-061-015	RM-2500-AR	MDR	0.14	2	None
010-061-017	RM-2500-AR	MDR	0.13	2	None
010-131-001	RM-2500-AR	MDR	0.2	3	None
		<b>TOTAL</b>	<b>5.21</b>	<b>74</b>	

Source: City of Eureka; 2013.

Note: RS-6,000 and RS-12,000 allow one dwelling unit and one secondary dwelling unit per parcel; RM-2,500 allows one dwelling unit per 2,500 sq. ft. of parcel size; RM-1,000 allows 4 dwelling units for the first 6,000 sq. ft. of parcel size, one dwelling unit for every 1,000 sq. ft. over the initial 6,000 sq. ft. Setbacks, parking, and required open space were also calculated for the above density potential. The same formula was used in Tables 6-3, 6-4 and 6-5.

As shown in Table 6-4, there are 26 vacant parcels in the City zoned RM-2,500, allowing up to 17.42 dwelling units per acre. This density is appropriate to accommodate the City's moderate-income RHNA. Based on the parcels presented in Table 6-4, approximately 74 moderate-income

units can be accommodated on vacant sites zoned RM-2,500. As these sites were identified in the City's 2009-2014 Housing Resources section, but were not developed during the previous planning period, they remain viable sites for the 2014-2019 planning cycle. **Figures A-2 and A-3, in Appendix A,** are maps detailing the location of the vacant medium density, residentially zoned parcels within the City.

Table 6-5: Vacant Sites to Accommodate the Above Moderate-Income RHNA

APN	Existing Zoning	General Plan	Parcel Acreage	Potential Units	Constraints
002-181-005	RS-6000	LDR	0.12	1	None
002-181-019	RS-6000	LDR	1.55	10	Wetlands
002-221-011	RS-6000	LDR	0.1	1	Access/Width
006-045-012	RS-6000	LDR	0.17	1	None
006-112-018	RS-6000	LDR	0.27	1	Slope
006-121-002	RS-6000	LDR	0.5	3	None
006-121-003	RS-6000	LDR	0.08	1	Width
006-121-008	RS-6000	LDR	0.16	1	None
006-131-024	RS-6000	LDR	0.13	1	None
006-141-018	RS-6000	LDR	0.08	1	None
006-142-011	RS-6000	LDR	0.57	2	Slope/Wetlands
006-181-004	RS-6000	LDR	0.66	4	Slope/Wetlands
006-211-014	RS-6000	LDR	0.19	1	Access
006-211-015	RS-6000	LDR	0.19	1	Access
006-211-023	RS-6000	LDR	0.15	1	Slope/Gulch
006-274-014	RS-6000	LDR	0.21	1	Lot Width
006-281-050	RS-6000	LDR	1.25	1	Slope/Gulch
006-312-016	RS-6000	MSC	0.15	1	None
006-312-017	RS-6000	MSC	0.04	1	Lot Size
008-112-039	RS-6000	LDR	0.06	1	Lot Size/Width
008-121-012	RS-6000	LDR	0.14	1	Possible Wetlands
008-131-002	RS-6000	LDR	0.28	1	Wetlands/Slope
008-131-007	RS-6000	LDR	0.12	1	Wetlands/Slope
008-143-008	RS-6000	LDR	0.05	1	Lot Width
009-214-008	RS-6000	LDR	0.3	1	Slope/Wetlands
009-224-034	RS-6000	LDR	0.24	1	Possible Wetlands
009-252-007	RS-6000	LDR	0.15	1	None
009-273-013	RS-6000	LDR	0.4	1	Slope/ Possible Wetlands

APN	Existing Zoning	General Plan	Parcel Acreage	Potential Units	Constraints
009-273-019	RS-6000	LDR	0.28	1	Possible Wetlands
009-281-011	RS-6000	LDR	0.3	1	Gulch/Slope
009-281-025	RS-6000	LDR	0.3	1	None
010-071-014	RS-6000	LDR	0.3	1	Slope/Wetlands
010-081-009	RS-6000	LDR	0.12	1	Slope
010-081-010	RS-6000	LDR	0.13	1	Slope
010-091-017	RS-6000	LDR	0.1	1	None
010-121-006	RS-6000	LDR	0.37	1	Slope
010-121-013	RS-6000	LDR	0.18	1	Possible Wetlands
010-121-022	RS-6000	LDR	0.22	1	Slope
010-261-010	RS-6000	LDR	0.6	4	Possible Wetlands
010-272-005	RS-6000	LDR	0.6	1	Slope/Wetlands
010-281-034	RS-6000	LDR	0.37	1	Slope
010-281-036	RS-6000	LDR	0.15	1	Possible Wetlands
010-292-005	RS-6000	LDR	0.5	1	None
011-111-002	RS-6000	LDR	0.16	1	None
011-186-001	RS-6000	LDR	0.18	1	None
011-204-006	RS-6000	LDR	0.1	1	None
012-022-004	RS-6000	LDR	0.38	1	Access/Slope
012-033-006	RS-6000	LDR	0.08	1	Lot Size/Width
012-036-009	RS-6000	LDR	0.12	1	None
012-041-018	RS-6000	LDR	0.15	1	None
012-056-008	RS-6000	LDR	0.15	1	None
012-072-031	RS-6000	LDR	0.39	1	Gulch/Possible Wetlands
012-072-032	RS-6000	LDR	0.17	1	None
012-072-033	RS-6000	LDR	0.17	1	None
012-101-004	RS-6000	LDR	0.07	1	lot width
012-121-004	RS-6000	LDR	0.6	1	Access
012-131-004	RS-6000	LDR	0.15	1	Gulch/Possible Wetlands
012-131-009	RS-6000	LDR	0.3	1	Gulch/Possible Wetlands
012-141-010	RS-6000	LDR	0.5	1	Gulch/Possible Wetlands
012-162-003	RS-6000	LDR	0.19	1	Gulch/Possible Wetlands
012-171-009	RS-6000	LDR	0.15	1	None
012-191-007	RS-6000	LDR	0.15	1	None
012-195-017	RS-6000	LDR	0.07	1	Lot Width
012-221-015	RS-6000	LDR	0.11	1	None
013-031-032	RS-6000	LDR	0.15	1	Gulch/Possible Wetlands
013-041-002	RS-6000	LDR	0.3	1	None
013-044-006	RS-6000	LDR	0.08	1	None

## HOUSING RESOURCES

APN	Existing Zoning	General Plan	Parcel Acreage	Potential Units	Constraints
013-053-006	RS-6000	LDR	0.16	1	Slope
013-054-003	RS-6000	LDR	0.3	1	Access/Slope
013-063-012	RS-6000	LDR	0.12	1	Access/Slope
013-063-013	RS-6000	LDR	0.12	1	Access/Slope
013-091-003	RS-6000	LDR	0.15	1	Gulch/Possible Wetlands
013-132-006	RS-6000	LDR	0.13	1	Gulch/Possible Wetlands
013-143-001	RS-6000	LDR	0.4	1	Access/Gulch
<del>013-152-041</del>	<del>RS-6000</del>	<del>LDR</del>	<del>0.32</del>	<del>4</del>	<del>Possible Wetlands</del>
013-152-048	RS-6000	LDR	0.64	2	Possible Wetlands
013-182-011	RS-6000	MSC	0.12	1	None
013-182-027	RS-6000	MSC	0.24	1	Access/Slope
013-201-073	RS-6000	LDR	0.33	1	None
018-152-005	RS-6000	LDR	0.15	1	None
<del>018-193-004</del>	<del>RS-6000</del>	<del>LDR</del>	<del>0.14</del>	<del>4</del>	<del>None</del>
018-332-034	RS-6000	LDR	0.53	1	Slope
300-221-016	RS-6000	LDR	23.0	30	Slope
301-031-039	RS-6000	LDR	19.2	56	None
301-231-017	RS-6000	LDR	0.15	1	Slope
301-231-021	RS-6000	LDR	0.16	1	None
301-231-022	RS-6000	LDR	0.15	1	Slope
301-231-032	RS-6000	LDR	0.18	1	None
301-281-038	RS-6000	LDR	0.19	1	None
		<b>TOTAL</b>	<b>64.9312</b>	<b>246190</b>	

Source: City of Eureka, 2013.

Note: RS-6,000 and RS-12,000 allow one dwelling unit and one secondary dwelling unit per parcel; RM-2,500 allows one dwelling unit per 2,500 sq. ft. of parcel size; RM-1,000 allows 4 dwelling units for the first 6,000 sq. ft. of parcel size, one dwelling unit for every 1,000 sq. ft. over the initial 6,000 sq. ft. Setbacks, parking, and required open space were also calculated for the above density potential. The same formula was used in Tables 6-3, 6-4 and 6-5.

As shown in **Table 6-5**, there are 87 vacant parcels in the City zoned RS-6,000, allowing up to 7.26 dwelling units per acre. This density is appropriate to accommodate the City's above moderate-income RHNA. Based on the parcels presented in **Table 6-5**, approximately 190 above moderate-income units can be accommodated on vacant sites zoned RS-6,000. As these sites were identified in the City's 2009-2014 Housing Resources section, but were not developed during the previous planning period, they remain viable sites for the 2014-2019 planning cycle. Figures A-4 and A-5 in **Appendix A** include maps detailing the location of the vacant high density, residentially zoned parcels within the City.

In total vacant residentially zoned sites are able to accommodate a total of 339 units including 75 lower-income units on land zoned RM-1,000, 74 moderate-income units on land zoned RM-2,500 and 190 above moderate-income units on land zoned RS-6,000.

## 6.2.2 - Vacant Mixed-Use Sites

In addition to the ~~470-339~~ potential units that can be accommodated on vacant, residentially zoned sites, Eureka has approximately 33 acres of vacant commercially zoned properties that allow for the development of residential uses. These properties are predominately located within, or near the central business district, and are zoned to allow mixed-uses including available for multi-family unit development. ~~The vacant property was analyzed by staff to accommodate 444 units within the low to above moderate income housing categories. The low to moderate housing would accommodate well-sited “smart growth” workforce housing. Condominium ownership is also a realistic opportunity for above moderate income earners who desire a “downtown” lifestyle especially near the waterfront of Humboldt Bay.~~

~~The~~ To determine potential unit capacity for sites zoned mixed-use, the inventory assumes an average unit size of 1,200 square feet and analysis quantitatively tookakes into consideration ~~an assumed 1,200 square foot housing unit, potential on-site constraints including~~ wetlands, parking requirements, landscaping, and required setbacks. ~~The total “build-out” potential unit capacity calculated was also calculated by assuminges that~~ approximately 40-percent of the available commercially zoned property ~~would-would~~ accommodate residential units. ~~Utilizing a two-story, 100 percent residential build-out of the 33 acres, the City could develop 1,154 housing units. However, given~~ Given Eureka’s demographics and the zoning district designations, this ~~is build-out scenario makes for an a conservative and unrealistic conelusioncalculation.~~ Therefore, the projected numbers of units rely on the 40% residential component. Consistent, but hardly brisk, new construction trends within Old Town Eureka which do favor “above commercial-storefront” residential construction. Examples of such development include, but are not limited to ~~the the planned or constructed~~ Bayfront 1 and 2 projects, Seaport Village, and the Eureka Pier ~~mixed-use~~ mixed-use development; ~~a.~~ All of which were designed with roughly consist of an approximate 50%-percent commercial and 50-percent /residential mixed-use mixed-uses. Other recent mixed-use developments include Smug’s Pizza and the Pearl Restaurant, which also provided housing units on their second floors.

Table 6-6: Vacant Commercial Sites that Permit Residential Development

APN	Existing Zoning	General Plan	Parcel Acreage	Potential Units	Constraints
001-013-009	CW	C-RC	0.15	3	None
001-042-008	CS-AR	ASC	0.08	1	None
001-054-006	CW	C-WFC	0.13	2	None
001-054-032	CW	C-WFC	0.11	2	None
001-054-035	CW	C-WFC	0.18	3	None
001-121-018	CW	C-WFC	0.42	7	None
001-121-009	CW	C-WFC	0.06	1	None
001-121-022	CW	C-WFC	1.12	20	None
001-161-003	OR	C-RO	0.05	1	Lot Size
001-162-004	OR	C-RO	0.23	4	None
001-162-005	OR	C-RO	0.2	4	None
001-162-006	OR	C-RO	0.17	3	None
001-162-007	OR	C-RO	0.2	3	None
001-162-012	OR	C-WFC	0.24	4	None
001-236-001	OR-AR	PO	0.06	1	None
001-251-006	CS	HSC	0.22	4	None
002-053-001	CS	GSC	0.17	3	None
002-061-003	CS	GSC	0.08	1	None
002-061-004	CS	GSC	0.08	1	None
<del>002-064-002</del>	<del>CS</del>	<del>HSC</del>	<del>0.3</del>	<del>5</del>	<del>None</del>
002-083-001	CS	GSC	0.1	2	Lot Width
002-095-005	CS	GSC	0.15	3	None
002-095-006	CS	GSC	0.18	3	None
002-101-002	CS	GSC	0.15	2	None
002-101-010	CS	HSC	0.15	3	None
002-112-006	CS	HSC	0.22	4	Probable Wetland
002-121-002	CS	GSC	0.1	2	None
002-121-003	CS	GSC	0.06	1	None
002-231-008	CW	WFC	2.57 net 1.15	45	Wetland*
002-231-009	CW	WFC	7.2 net 3.48	61	Wetland*
002-231-013	CW	WFC	10.5 net 6.17	108	Wetland*
002-231-004	CW	WFC	0.65 net 0.52	9	Wetland*
002-231-022	CW	WFC	1.0	18	None
002-241-007	CW	WFC	1.88	33	Probable Wetland

APN	Existing Zoning	General Plan	Parcel Acreage	Potential Units	Constraints
003-131-005	CS	GSC	0.36	6	None
003-141-001	CS	GSC	0.19	3	None
302-171-040	CS-PD	GSC	0.56	10	None
302-171-041	CS	GSC	0.45	8	None
004-016-003	CS-AR	GSC	0.11	4	None
004-151-022	CC-AR	HDR	0.2	4	None
004-152-002	CC-AR	HDR	0.12	2	None
004-152-003	CC-AR	HDR	0.15	3	None
004-251-017	OR	PO	0.61	11	None
004-254-002	OR	PO	0.55	10	None
005-013-009	OR-AR	HDR	0.15	3	None
009-242-007	CN	NC	0.43	8	None
011-064-002	OR	PO	0.16	3	None
<u>003-062-027</u>	<u>CW</u>	<u>C-WFC</u>	<u>2.85</u>	<u>50</u>	<u>None</u>
<u>001-175-001</u>	<u>OR-AR</u>	<u>C-RO</u>	<u>0.30</u>	<u>5</u>	<u>None</u>
<u>002-082-001</u>	<u>CS</u> <u>(coastal)</u>	<u>GSC</u>	<u>0.36</u>	<u>6</u>	<u>Hazardous materials, Potential wetland</u>
		<b>TOTAL</b>	<b><u>33.2026.81</u></b>	<b><u>442498</u></b>	

Source: City of Eureka, 2013.

\*Preliminary Wetland Assessment on file at City of Eureka.

\*\*Marina Center mixed-use project (CDP-09-0004) is proposed to add 54 above-moderate units on APNs 003-021-009, 003-031-003, -007, -008, -012, and -013. Said property is predominantly vacant. As of the adoption of this Element the CDP has been appealed, but is potentially being redesigned by the land owner. These units were not added to the inventory.

Note: Any use permitted under § 155.053(E) of the Municipal Code in RM Districts shall be permitted in a CN, CC, or CS District provided the minimum size of such dwelling units shall not be less than as set forth in the Building Code and Housing Code of the city.

As shown in **Table 6-6**, vacant commercial properties that allow and are appropriate for residential development can accommodate approximately 498 units at densities that are appropriate for all income up to 23.56 dwelling units per acre. It is anticipated that these parcels could accommodate a portion of the City's potential very low-, low-, and moderate-income RHNA allocation in the take the form of well sited "smart-growth" workforce housing. These sites are also well suited for City Staff also feels that the development of for-sale condominiums that are likely to accommodate above moderate-income are a realistic development product households who desire a "downtown" lifestyle near the Humboldt Bay waterfront. As previously discussed, the City's Housing ~~Department~~ Division and former Redevelopment Agency have historically promoted the development of mixed land uses for a variety of income groups within specific sections of the ~~city~~ City. **Figures A-6 and A-7, in Appendix A, provide maps detailing the location of the appropriate vacant mixed-use parcels within the City.**

Eureka also monitors

~~Juxtaposed with Eureka's downtown smart growth opportunities are the City's Euclidian or "one use" multi-family zoning districts (RM-1000 & RM-2500) which currently consist of 13 acres of vacant property with a projected density of 224 units. Generally, these units are widely dispersed throughout the City and have small parcel sizes typically capable of accommodating two to four units. In general, federal~~Federal ~~and state~~State ~~initiatives funding for to fund high~~high-density, multi-family housing construction; however the majority of the funds is available ~~are~~are ~~allotted to 50 to 80 unit housing projects with 50 to 80 units. Only one-one parcel is identified in the inventory, APN 002-191-020003-062-027, that currently fits-meets this~~are allotted to 50 to 80 unit housing projects with 50 to 80 units. Only one-one parcel is identified in the inventory, APN 002-191-020003-062-027, that currently fits-meets this ~~criterion with an estimated~~capacity~~density~~density ~~of 75 50 units, respectively.~~

~~Nevertheless~~Despite limited funding opportunities, as noted within this Element, ~~the City of Eureka Housing~~Division ~~and former~~former ~~Redevelopment Agency has have~~has have ~~a successful track record of producing and conserving affordable housing on small properties. Prior to its dissolution, the~~The City-former ~~Redevelopment Agency its has, and will continue to strive to funded~~new construction of affordable housing at or below the four-plex size limit; within the Multi-FamilyRM Zoning-zoning Districtsdistricts. The Redevelopment Department's larger unit efforts are currently proximate to Eureka's central business district. An increase in Euclidian high-density zoning, within the 2009-2014 Housing Element cycle, would be counter productive to the City's efforts to redevelop the Central business district in a smart growth manner.

## 6.2.3 - Downtown Adaptive Re-use Sites

In addition to the vacant residential and ~~mixed-use~~mixed-use sites identified, Eureka has a significant potential for residential development ~~within its the~~within its the Downtown ~~area~~area. According to a survey ~~first~~first completed ~~by Eureka Main Street~~by Eureka Main Street in August 2003 ~~and more recently (updated in May 2009) by Eureka Main Street,~~and more recently (updated in May 2009) by Eureka Main Street, Downtown Eureka has available capacity in existing commercial and office buildings sufficient to accommodate ~~approximately 126 units of~~approximately 126 units of high-density residential ~~units~~use. The Eureka Zoning Ordinance allows residential use in these buildings by right (i.e., without a use permit). ~~The~~Prior to its dissolution, the former City of Eureka ~~Redevelopment Agency has had~~participated in the conversion of upper-story commercial space into apartments in at least eight different-unique ~~locations within Downtown and Old Town Eureka using the HUD 312 Program. Approximately 67 new apartments have been created since 1977 in converted upper-story commercial space since program initiation in 1977. through this participation. In addition, the Redevelopment Agency has rehabilitated many existing upper-story apartments in the project area.~~Table 2-II-316-7 summarizes the location and amount of vacant upper-story space available for high-density residential use and the potential for

residential development in these spaces. Additionally, Figure A-8 in Appendix A includes a map detailing the location of potential adaptive reuse sites within the City.

Table 6-7: Downtown Commercial Structures with Potential for Adaptive Reuse

APN	Location	Floors	Total Space/ sq. footage	Potential Units	URM Status
001-103-004	Lloyd Building	3	15,120	22	High Hazard
001-091-007	Carson Building	4	20,250	19	High Hazard
001-123-005	F at 2nd Street	4	27,000	26	High Hazard
001-095-002	Greyhound Hotel	2	4,490	10	Partial URM
001-133-001	Buhne Building	2	12,000	17	High Hazard
001-095-002	3rd at F Street	2	15,000	7	High Hazard
001-146-007	Heuers Building	2	N/A	5	No URM
001-096-006	Commercial Building	4	N/A	20	No URM
			<b>TOTAL</b>	<b>126 Units</b>	

Source: City of Eureka; Eureka Redevelopment Agency; Globe Properties

Of the eight buildings listed in **Table 2-H-316-7**, six require seismic retrofitting, and the cost of retrofitting buildings for seismic safety can be prohibitive without government assistance. In January 1993, the City applied for 1993 HOME Program funds for seismically retrofitting three of these buildings and converting their upper stories for residential use, but their application was denied by HCD. The HCD letter of rejection dated March 29, 1993 did not specify the reasons for non-allocation. The City will most likely reapply for HOME funds in upcoming cycles. In addition to the retrofitting option, property owners have the option of demolishing unreinforced masonry structures (URM) to facilitate development on the site, an action that in some cases may be less costly than retrofitting URM buildings to meet seismic safety standards.

Three structures included on this list ~~in the current housing element~~ have been seismically retrofitted and rehabilitated for commercial use. The reasons given for not pursuing residential uses in these structures included the change of occupancy requirements resulting in the need for disability access improvements required for residential uses, fire codes for residential uses, insurance costs for residential uses, and parking requirements for residential uses (there are no parking requirements for commercial uses in Old Town and Downtown). The City ~~is proposing met with to sponsor workshops targeted to our members of the~~ development community and architects ~~designed to highlight when requested, to discuss~~ alternate methods of

achieving conformance with the change of occupancy requirements that may assist in creating solutions for affordable housing in the upper floors of Downtown structures.

## 6.2.4 - Residential Conversions

Under the City's existing adopted zoning map, many of the City's large Victorian-era houses are located in multi-family zoning districts. Most of these are still used as single-family dwellings, but could be converted to multi-family use. Given the historic nature of these units and the stated goal to retain these valuable historic structures, it becomes very important that any exterior changes are compatible with the structure's significance to the neighborhood. Additionally, historic structures have a ~~long-long~~ term value to the community and conversions and/or modifications to these structures should be balanced against short-term housing needs of the community. The City's Zoning Code allows for the multi-family use of residences in multi-family zones and the City estimates that an additional 42 units could be developed through the conversion of large single-family dwellings to multi-family use. ~~In the last year~~ During the previous planning period, some examples of residential conversions in Eureka include 1635 L Street (one unit converted to two units), 600 P Street (one unit converted to two units), 1316 G Street (one unit converted to two units), and 3238 Cottage Street (one unit converted to two units). According to research conducted by the City Building ~~Department-Division~~ Staff, on average, the conversion of a large Victorian structure to a multi-family dwelling is approximately \$60,000; per housing unit, inclusive of City permits.

## 6.2.5 – Secondary Dwelling Units

During the late 1990's ~~Housing Element cycle~~ the City of Eureka was very successful at permitted-permitting 26 secondary dwelling units, with 26 units approved within a short timeframe. In an attempt to continue the trend, It was hoped that the City ~~could achieve triple this number by updating the ordinance and by use of the~~ revised their ordinance in 2003 to be ~~streamlined provisions. The revisions, drafted~~ in compliance with Assembly Bill 1866 (Wright); ~~were forwarded to HCD on June 10, 2003.~~ The revisions provided for the establishment of second-secondary dwelling units on single-family zoned parcels of 6,000 square feet or more and in compliance with established site area, setback, width, and depth standards with ministerial review when consistent with adopted development criteria of size (640 sq. ft. to ensure affordability and accessory nature), single story (to avoid invasion of privacy on adjoining lots), and the provision of parking (so as not to overburden the streetscape). The revised ordinance has resulted in the approval of provided for nine legal secondary units within the ~~last Housing Element Cycle~~ 2004-2009 Housing Element planning period. (Emphasis Added)

~~Based because of on the high number of numerous~~ variance requests, the Secondary Dwelling Unit (SDU) ordinance was again updated ~~in 2008 at the end (2008) of the last Housing Element Cycle~~ to eliminate the lot width, area, and depth requirement standards. The SDU ordinance was also modified to limit the ~~amount-number~~ of parking spaces ~~to required for~~ single-family zoned properties, with SDUs, to three spaces. The ordinance modifications were ~~however,~~ adopted during the height of the ~~housing “bust” or recession~~ 2008 Recession. With healthy market conditions, it is ~~Staff’s opinion expected~~ that the “new” SDU ordinance should generate substantial secondary unit construction. A ~~check-review~~ of the City’s code enforcement records indicated that 10 illegal secondary units were constructed in 2009. With the help of a healthy economy and a ~~builder-builder~~-friendly ordinance, the City estimates that in total, an additional 70 units (ten legal or illegal units per year) could be developed on existing residential lots in the City during the next Housing Element cycle.

During the summer of 2009, Community Development Staff conducted a survey of rents on 13 recently constructed SDUs. The lowest rent paid on a SDU was on a 350 square foot unit at 3542 California Street (\$500.00 per month). The highest paid rent was \$800 per month at 1010 Harris Street. The average price paid on newly constructed SDUs was \$645 per month. Based on the results of this survey, Staff has found that secondary dwelling units remain affordable to the low-income earners of the City of Eureka (\$781.00 available for rent-30 percent of 1 person earner –HUD income limit of \$31,250). Very low-income earners fall short of affording the average SDU in Eureka.

## 6.2.6 - Underutilized Properties

While various definitions of “underutilized” exist, the Future of Infill Housing in California Study, 2005, commissioned by the University of California at Berkeley, provides a reliable measure used by many cities. This study quantified the potential for infill based on a practical definition of “underutilized” land. A site is considered underutilized when the ratio of the value of structural improvement to land (I/L ratio) is less than 1.0 for non-residential properties or 0.5 for residential properties. This analysis adopts these I/L ratios as an initial indication of underutilization. In some cases, the I/L ratio must be applied to one business that occupies several parcels (as the improvements may only be located on a portion of the total parcels).

“The use of I/L ratios to identify potential refill parcels has advantages and disadvantages. On the positive side, it makes maximum uses of readily available assessors’ data. Additionally, the I/L ratio has a strong theoretical and empirical basis: urban parcels for which improvement values are less than land values are widely considered to be economically underutilized. Indeed,

many, if not most, market-rate infill housing projects (in California) are currently built on refill sites.”

“There is a perceived disadvantage to using I/L ratios to identify potential refill sites. Under the terms of Proposition 13, passed by the voters of California in 1977, properties are reassessed only when they are sold or substantially remodeled, or in the case of some commercial properties, wholly refinanced. As a result, some of the potential infill parcels identified as economically underutilized, and therefore potentially ripe for redevelopment, may be neither physically deteriorated nor economically under-valued. This is less of a problem than it might seem, as there is little evidence that county assessors have fundamentally changed the way they assess land or structures. Thus, while the two components of the I/L ratio - improvement values and land values - have certainly increased, the I/L ratio itself is fairly stable over time.” (Future of Infill Housing in California, Institute of Urban and Regional Development, UC Berkeley et. al., 2005)

The redevelopment of these “under-developed” parcels is subject to a number of factors. On the regulatory side many parcels identified that are considered underutilized in the City are not predominantly zoned for residential uses. Some may have environmental, design, or engineering related issues that would not be discovered until the entitlement or feasibility process is conducted. From an economic perspective, while a parcel may be physically appropriate for infill housing, there is nothing to insure that infill housing is financially feasible. Perhaps most importantly, it is not known whether any of the parcels counted as part of the infill inventory are actually available for purchase and subsequent development. There are a number of valid reasons why landowners might withhold an otherwise valuable site from the real estate market.

Another factor to consider, when inventorying underutilized refill properties, is that infill development does occur within California on parcels with higher I/L ratios. “There are a number of reasons why this might be the case. The first is that redevelopment is typically more opportunistic than systematic. If a development proposal is deemed feasible from a regulatory, market, and financial perspective, it will tend to be pursued, regardless of whether other potentially better opportunities are available elsewhere. Furthermore, it may make great sense for developers to prefer parcels with higher I/L ratios if once developed those parcels command higher rents or housing prices in the marketplace than parcels with lower I/L ratios. This would be the case in popular and up-and-coming neighborhoods where there is a proven market or where higher-density development is favored.” (UC Berkeley et. al.) Nevertheless, the parcels listed should be considered as having “potential,” at a minimum, for mixed-use development if market forces or desirability promote the redevelopment of these locations. [Policy 2.A.2 Under Goal 1 of the Housing Plan, the City](#) does promote the mixed-reuse of these properties. However, the City did not count these units within the immediate sites inventory. The likelihood of vacant

parcels providing housing units is historically much greater than the likelihood of redevelopment occurring on the identified underutilized parcels. Additionally, Figure A-9 in Appendix A provides a map detailing the location of underutilized sites with redevelopment potential.

Table 6-8: Existing Underutilized Properties with  
Redevelopment Potential

APN	Existing Zoning	General Plan	Existing Land Use	Parcel Acreage	Potential Units	I/L Ratio
003-041-004	CS	HSC	Car Sales	0.63	10	0.8
003-121-001	CS	GSC	Equipment Rental	0.60	9	0.3
003-121-002	CS	GSC	Equipment Rental	0.11	2	0.3
003-121-003	CS	GSC	Equipment Rental	0.86	13	0.3
003-121-048	CS	GSC	Restaurant	0.78	12	0.6
003-131-001	CS	GSC	Drive-thru Coffee	0.40	6	0.6
003-141-006	CS	GSC	Car Sales	0.37	6	0.8
003-173-001	CS	GSC	Vacant TV Studio	0.21	3	0.0
003-174-005	CS	GI	Private Parking	0.25	4	0.1
003-182-005	CS	GSC	Car/Retail Sales	1.2	18	0.2
003-183-004	CS	GSC	Vac. Retail/Shops	1.7	27	0.9
004-013-005	CS-AR	GSC	Vacant Surf Shop	0.15	2	0.5
004-025-013	CS-AR	GSC	RV Sales	0.28	4	0.4
004-034-006	CS	GSC	Moving/Storage	0.6	10	0.5
007-011-003	CS	GSC	Flooring Sales	2.2	34	0.8
007-041-005	CS	GSC	Towing Company	1.3	21	0.4
007-094-001	CS	GSC	SFD	0.15	2	0.6
007-094-003	CS	GSC	Grocer/Retail	0.50	8	0.9
007-121-005*	CS	GSC	Vacant Truck Stop	3.2	49	0.2
008-011-007	CS	GSC	Motel	1.2	18	0.6
008-021-002	CS	GSC	Traffic Equipment	1.0	16	0.4
008-021-004	CS	GSC	Motel	0.80	12	0.7
019-231-016	CS	GSC	Restaurant	0.44	7	0.4
019-231-017	CS	GSC	SFD	0.16	3	0.4
019-261-002	CS	NR	Trailer Sales	5.0	76	0.5
001-035-002	CS-AR	HSC	Boat Sales	0.71	13	0.07
001-036-005	CS-AR	HSC	Car Lot	0.28	5	0.05
001-041-001	CS-AR	ASC	Shop	0.23	4	0.59
001-047-013	CS-AR	ASC	Parking Lot	0.11	2	0.25
001-071-001	CS	HSC	Car Lot	0.30	5	0.01

APN	Existing Zoning	General Plan	Existing Land Use	Parcel Acreage	Potential Units	I/L Ratio
001-071-002	CS	HSC	Car Lot	0.30	5	0.00
001-073-003	CS-AR	ASC	Parking Lot	0.35	6	0.00
001-074-006	CS-AR	ASC	Sales Lot	0.28	5	0.28
001-082-001	CS-AR	ASC	Car Showroom/lot	0.98	17	0.94
001-133-008	CW	C-RC	Parking Lot	0.14	3	0.05
001-146-008	CC	C-RC	Parking Lot	0.30	6	0.13
001-151-005	OR-AR	C-RC	Office	0.12	2	0.28
			<b>TOTAL</b>	<b>24.56</b>	<b>447</b>	

City of Eureka, 2013.

\*Parcel number 007-121-005 is also a potentially extremely low- ~~&-and~~ very low-income Shelter site that could house at least 352 persons based on the MAC Center design of .68 acre=75 beds.

## 6.3 - Summary of Available Sites

**Table 6-9** illustrates the City's RHNA allocation for the 2014-2019 planning period. Generally, the City must make available sites to accommodate a total of 609 units, including 145 units for very low-income, 96 units for low-income (a total of 241 lower income units), 104 units for moderate-income, and 264 units for above moderate-income. **Table 6-9** provides a summary of the strategies the City has identified to facilitate the development of new residential units to accommodate their 2014-2019 RHNA allocation of 609 units.

Table 6-9: Accommodation of the 2014-2019 RHNA

<u>Type of Site</u>	<u>Extremely Low</u>	<u>Very Low</u>	<u>Low</u>	<u>Moderate</u>	<u>Above Moderate</u>	<u>Total</u>
<b><u>2014-2019 RHNA</u></b>	<b><u>72</u></b>	<b><u>73</u></b>	<b><u>96</u></b>	<b><u>104</u></b>	<b><u>264</u></b>	<b><u>609</u></b>
<u>Vacant High-Density Sites</u>	<u>37</u>	<u>38</u>				<u>75</u>
<u>Vacant Medium-Density Sites</u>				<u>74</u>		<u>74</u>
<u>Vacant Low-Density Sites</u>					<u>190</u>	<u>190</u>
<u>Vacant Mixed-Use Sites</u>	<u>99</u>	<u>99</u>	<u>99</u>	<u>99</u>	<u>102</u>	<u>498</u>
<u>Underutilized Sites</u>	<u>352**</u>					<u>352</u>
<u>Downtown Adaptive Reuse Sites</u>			<u>63</u>	<u>63</u>		<u>126</u>
<u>Residential Conversions</u>				<u>42</u>		<u>42</u>
<u>Secondary Dwelling Units</u>			<u>70</u>			<u>70</u>
<b><u>Land Inventory Total</u></b>	<b><u>136</u></b>	<b><u>137</u></b>	<b><u>232</u></b>	<b><u>278</u></b>	<b><u>292</u></b>	<b><u>1,075</u></b>
<u>Deficit/(Surplus)</u>	<u>(64)</u>	<u>(64)</u>	<u>(136)</u>	<u>(174)</u>	<u>(28)</u>	<u>(466)</u>

<sup>(a)</sup> Parentheses indicate a surplus of units.

As shown in Table 6-9, the City is more than able to accommodate their 2014-2019 RHNA allocation of 609 units. Based on the permitted densities, vacant land zoned RM-1,000 can accommodate 75 very low- and extremely low-income units, vacant land zoned RM-2,500 can accommodate 74 moderate-income units and vacant land zoned R-6,000 can accommodate approximately 190 above moderate-income units. To accommodate their RHNA allocation, the City has also identified a number of vacant sites that are zoned for commercial uses, but allow for residential development up to 23.56 units per acre. These mixed-use sites can accommodate a total of 498 units and have been distributed evenly between the five income categories.

In addition to vacant land, the City has also identified three additional strategies to accommodate their fair share housing allocation. Specifically, City Staff has identified several existing structures in the Downtown area that have potential for adaptive re-use development, that would either convert vacant commercial space into residential units, or to develop new residential uses above existing low-density commercial buildings. This strategy could accommodate 63 low-income units and 63 moderate-income units. There are also a number of larger residential homes that could be converted into two or three units. The City estimates that there are roughly 21 homes that could be converted to accommodate 42 moderate-income households. Finally the City also anticipates that as many as 70 secondary dwelling units could be created to accommodate their lower income RHNA allocation.

In total the City has demonstrated sufficient land available to accommodate their 2014-2019 RHNA allocation with a surplus of 466 units.

### 6.3.1 - Environmental Constraints

Potential environmental constraints to future development of sites are addressed in **Section 5, Housing Constraints**. Parcels identified in the site specific ~~Inventory~~ inventory were compared with all hazards maps included in the City's Safety Element; none were found to be within areas that have development restrictions due to risk of damage from disasters (such as floods, wildfires, or seismic events). The sites inventoried have a land use designation which was determined based on surrounding land uses and has already examined potential environmental constraints. As mentioned previously, for some of the identified sites, a portion of the parcel may contain wetlands or experience a slope that could limit potential development. For these parcels, the undevelopable portion of the property was not included in the capacity calculation.

## 6.3.2 - Infrastructure Constraints

The City's five year Capital Improvement Plan has identified expenditures of City funds used for public improvement projects, including infrastructure. The City understands that improvements can be achieved with a comprehensive approach that includes reviewing infrastructure plans for each application for discretionary approval of General Plan amendments, tentative parcel or tentative tract maps, or development proposals that includes extension of an existing street or construction of a new street. The City requires that project applications for new development be reviewed for adequate infrastructure. Applications are evaluated on a case-by-case basis to ensure there is capacity to service new developments. Infrastructure requirements and costs are also discussed and addressed in **Section 5, *Housing Constraints***.

## 6.4 - Financial Resources

A variety of potential funding sources are available to finance housing activities in Eureka. Due to both the high cost of developing and preserving housing, and limitations on both the amount and uses of funds, layering of funding sources may be required for affordable housing programs and projects. **Table 6-10** lists the potential funding sources that are available for housing activities. They are divided into five categories: federal, State, county, local, and private resources.

In previous years, the primary source of funds for affordable housing activities in Eureka included HOME funds, CDBG funds, and Redevelopment Agency housing set-aside funds. However, on Dec. 29, 2011, the California Supreme Court ruled to uphold ABx1 26, which dissolved all redevelopment agencies (RDAs) in the State. A companion bill, ABx1 27, which would have allowed the RDAs to continue to exist, was also declared invalid by the court. The court's decision required that all RDAs within California be eliminated no later than February 1, 2012. The City of Eureka Redevelopment Agency was dissolved as of February 1, 2012, and the City was selected to be the Successor Agency responsible for all enforceable obligations owed.

Eureka previously relied on estimated redevelopment housing set-aside revenues, ranging from \$900,000 to \$1.2 million, annually to support the development of affordable housing and the implementation of programs outlined in the Housing Plan. For the 2014-2019 planning cycle, the City is investigating new funding sources to utilize to continue administering its existing programs.

**Table 6-10: Financial Resources Available for Housing Activities**

<b><u>Program Name</u></b>	<b><u>Description</u></b>	<b><u>Eligible Activities</u></b>
<b><u>1. Federal Programs and Funding Sources</u></b>		
<b><u>Community Development Block Grant (CDBG)</u></b>	<u>The Community Development Block Grant (CDBG) program is a flexible program that provides communities with resources to address a wide range of unique community development needs.</u>	<u>Acquisition</u> <u>Rehabilitation</u> <u>Homebuyer Assistance</u> <u>Economic Development</u> <u>Homeless Assistance</u> <u>Public Services</u>
<b><u>Home Investment Partnership (HOME)</u></b>	<u>Eureka can apply to receive HOME funds directly from the Federal government. HOME funds are used to assist low-income (80% AMI) households.</u>	<u>New Construction</u> <u>Acquisition</u> <u>Rehabilitation</u> <u>Homebuyer Assistance</u> <u>Rental Assistance</u>
<b><u>Emergency Shelter Grant (ESG) Program</u></b>	<u>Funds emergency shelters, services and transitional housing for homeless individuals and families.</u>	<u>Homeless Assistance</u> <u>Public Services</u>
<b><u>Neighborhood Stabilization Program (NSP) Funds</u></b>	<u>Provides funds to purchase abandoned and foreclosed homes and residential property.</u>	<u>Acquisition</u> <u>Homebuyer Assistance</u>
<b><u>Choice Neighborhoods Grants</u></b>	<u>Funds to address distressed neighborhoods and public and assisted projects to transform them into viable and sustainable mixed-income neighborhoods by linking housing improvements with appropriate services, schools, public assets, transportation, and access to jobs. Planning grants and implementation grants are available.</u>	<u>New Construction</u> <u>Acquisition</u> <u>Rehabilitation</u> <u>Economic Development</u> <u>Public Services</u>
<b><u>Section 202 Housing for Seniors</u></b>	<u>HUD provides capital advances to finance the construction, rehabilitation or acquisition with or without rehabilitation of structures that will serve as supportive housing for very low-income elderly persons, including the frail elderly, and provides rent subsidies for the projects to help make them affordable.</u>	<u>Acquisition</u> <u>Rehabilitation</u> <u>New Construction</u>

HOUSING  
RESOURCES

<u>Program Name</u>	<u>Description</u>	<u>Eligible Activities</u>
<u><b>Section 811 Housing for Disabled Persons</b></u>	<u>Grants to non-profit developers of supportive housing for persons with disabilities, including group homes, independent living facilities and intermediate care facilities.</u>	<u>Acquisition</u> <u>Rehabilitation</u> <u>New Construction</u> <u>Rental Assistance</u>
<u><b>Housing Opportunities for Persons with AIDS (HOPWA)</b></u>	<u>HOPWA is an entitlement grant distributed to the largest jurisdiction in each county. HOPWA funds may be used for a wide range of housing, social services, program planning, and development costs. These include, but are not limited to, the acquisition, rehabilitation, or new construction of housing units; costs for facility operations; rental assistance; and short-term payments to prevent homelessness. HOPWA funds also may be used for health care and mental health services, chemical dependency treatment, nutritional services, case management, assistance with daily living, and other supportive services.</u>	<u>Acquisition</u> <u>Rehabilitation</u> <u>Homebuyer Assistance</u> <u>Homeless Assistance</u> <u>Public Services</u> <u>Rental Assistance</u>
<u><b>Supportive Housing Program</b></u>	<u>Provides funding to develop supportive housing and services that will allow homeless persons to live as independently as possible. Grants under the Supportive Housing Program are awarded through a national competition held annually.</u>	<u>Homeless Assistance</u> <u>Public Services</u>
<u><b>Shelter Plus Care</b></u>	<u>Provides rental assistance for hard-to-serve homeless persons with disabilities in connection with supportive services funded from sources outside the program.</u>	
<u><b>2. State Programs</b></u>		
<u><b>Low-Income Housing Tax Credit (LIHTC)</b></u>	<u>Tax credits are available to persons and corporations that invest in low-income rental housing. Proceeds from the sale are typically used to create housing. Tax credits are available between 4% and 9%.</u>	<u>New Construction</u>

<u>Program Name</u>	<u>Description</u>	<u>Eligible Activities</u>
<b><u>Building Equity and Growth in Neighborhoods (BEGIN)</u></b>	<u>Grants to cities to provide down payment assistance (up to \$30,000) to low and moderate-income first-time homebuyers of new homes in projects with affordability enhanced by local regulatory incentives or barrier reductions.</u>	<u>Homebuyer Assistance</u>
<b><u>CalHome</u></b>	<u>Grants to cities and non-profit developers to offer homebuyer assistance, including down payment assistance, rehabilitation, acquisition/rehabilitation, and homebuyer counseling. Loans to developers for property acquisition, site development, predevelopment and construction period expenses for homeownership projects.</u>	<u>Predevelopment</u> <u>Site development</u> <u>Site acquisition</u> <u>Rehabilitation</u> <u>Acquisition/Rehab</u> <u>Down payment assistance</u> <u>Mortgage financing</u> <u>Homebuyer counseling</u>
<b><u>Transit-Oriented Development Housing Program</u></b>	<u>Under the program, low-interest loans are available as gap financing for rental housing developments that include affordable units, and as mortgage assistance for homeownership developments. In addition, grants are available to cities, counties, and transit agencies for infrastructure improvements necessary for the development of specified housing developments, or to facilitate connections between these developments and the transit station.</u>	<u>Homebuyer Assistance</u> <u>Predevelopment</u> <u>Site development</u> <u>Infrastructure</u>
<b><u>Infill Incentive Grant Program</u></b>	<u>Funding of public infrastructure (water, sewer, traffic, parks, site clean-up, etc) to facilitate infill housing development. One funding round annually.</u>	<u>Regulations pending</u>
<b><u>CalHFA FHA Loan Program</u></b>	<u>Provides fixed rate FHA mortgages in Federally Designated Targeted Areas.</u>	<u>Homebuyer Assistance</u>
<b><u>CalHFA Homebuyer's Down payment Assistance Program</u></b>	<u>CalHFA makes below market loans to first-time homebuyers of up to 3% of sales price. Program operates through participating lenders who originate loans for CalHFA. Funds available upon request to qualified borrowers.</u>	<u>Homebuyer Assistance</u>

HOUSING  
RESOURCES

<u>Program Name</u>	<u>Description</u>	<u>Eligible Activities</u>
<b><u>CalHFA Mental Health Services Act Funds</u></b>	<u>Jointly administered by the California Department of Mental Health and the California Housing Finance Agency on behalf of counties, the Program offers permanent financing and capitalized operating subsidies for the development of permanent supportive housing, including both rental and shared housing, to serve persons with serious mental illness and their families who are homeless or at risk of homelessness. MHSA Housing Program funds will be allocated for the development, acquisition, construction, and/or rehabilitation of permanent supportive housing.</u>	<u>New Construction</u> <u>Acquisition</u> <u>Rehabilitation</u> <u>Homeless Assistance</u> <u>Public Services</u> <u>Rental Assistance New</u>
<b><u>CalHFA New Issue Bond Program (NIBP)</u></b>	<u>Provides affordable housing bond funding to CalHFA and other housing finance agencies. This funding allows developers to secure a source of affordable financing in the marketplace which otherwise could not be obtained.</u>	<u>New Construction</u> <u>Acquisition</u> <u>Rehabilitation</u> <u>Preservation</u>
<b><u>Golden State Acquisition Fund (GSAF)</u></b>	<u>Affordable Housing Innovation Program (AHIP): provides loans for developers through a nonprofit fund manager to provide quick acquisition financing for the development or preservation of affordable housing.</u>	<u>New Construction</u> <u>Acquisition</u> <u>Rehabilitation</u> <u>Preservation</u>
<b><u>Emergency Housing and Assistance Program Operating Facility Grants (EHAP)</u></b>	<u>Provides operating facility grants for emergency shelters, transitional housing projects, and supportive services for homeless individuals and families.</u>	<u>Homeless Assistance</u> <u>Public Services</u>
<b><u>Emergency Housing and Assistance Program Capital Development (EHAPCD)</u></b>	<u>Funds capital development activities for emergency shelters, transitional housing, and safe havens that provide shelter and supportive services for homeless individuals and families.</u>	<u>Homeless Assistance</u> <u>Public Services</u>

<u>Program Name</u>	<u>Description</u>	<u>Eligible Activities</u>
<b><u>Emergency Solutions Grant (ESG) Program</u></b>	<u>Funds projects that serve homeless individuals and families with supportive services, emergency shelter/transitional housing, assisting persons at risk of becoming homeless with homelessness prevention assistance, and providing permanent housing to the homeless population. The Homeless Emergency Assistance and Rapid Transition to Housing (HEARTH) Act of 2009 places new emphasis on assisting people to quickly regain stability in permanent housing after experiencing a housing crisis and/or homelessness.</u>	<u>Homeless Assistance</u> <u>Public Services</u>
<b><u>Infill Infrastructure Grant Program (IIG)</u></b>	<u>Provides grants for infrastructure construction and rehabilitation to support higher-density affordable and mixed-income housing in infill locations.</u>	<u>Predevelopment</u> <u>Site development</u> <u>Infrastructure</u>
<b><u>Multi-family Housing Program:</u></b>	<u>Provides funding for new construction, rehabilitation, or acquisition and rehabilitation of permanent or transitional rental housing. Projects are not eligible if construction has commenced as of the application date, or if they are receiving 9% federal low-income housing tax credits. Eligible costs include the cost of child care, after-school care and social service facilities integrally linked to the assisted housing units; real property acquisition; refinancing to retain affordable rents; necessary on-site and off-site improvements; reasonable fees and consulting costs; and capitalized reserves.</u>	<u>Acquisition</u> <u>Rental Assistance</u> <u>Public Services</u> <u>Site development</u> <u>Infrastructure</u> <u>Development Fees</u>
<b><u>Predevelopment Loan Program (PDLP)</u></b>	<u>Provides predevelopment capital to finance the start of low-income housing projects.</u>	<u>Predevelopment</u>

<u>Program Name</u>	<u>Description</u>	<u>Eligible Activities</u>
<b><u>3. Eureka Housing Authority Programs</u></b>		
<b><u>Eureka Housing Authority</u></b>	<u>Established in 1946, the Housing Authority of the City of Eureka is another important component of the City's housing efforts for very low- and low-income residents.</u>	<u>New Construction Rehabilitation Acquisition</u>
<b><u>Mortgage Credit Certificate (MCC)</u></b>	<u>Federal tax credit for low- and moderate-income homebuyers who have not owned a home in the past three years. Allocation for MCC is provided by the State and administered by the County.</u>	<u>Homebuyer Assistance Income Tax Credit</u>
<b><u>Housing Choice Vouchers (formerly Section 8)</u></b>	<u>Rental assistance payments to owners of private market rate units on behalf of low-income (50% MFI) tenants.</u>	<u>Rental Assistance</u>
<b><u>Security Deposit Letter of Credit Program</u></b>	<u>This program aids those who cannot afford a first and last month's rent and security deposit to secure private-market rental housing. The letter of credit is issued by the Housing Authority and allows for the payment of the security deposit and one month's rent over a one-year period.</u>	<u>Renter Assistance</u>
<b><u>4. Private Resources/Financing Programs</u></b>		
<b><u>Eureka Family Housing LLP of California</u></b>	<u>Created in February 1996 by the Housing Authority, the Eureka Family Housing LLP, formerly the Eureka Housing Development Corporation, is responsible for developing housing targeted to low-income seniors, disables, and families.</u>	<u>New Construction Rehabilitation Acquisition</u>
<b><u>Federal National Mortgage Association (Fannie Mae)</u></b>	<u>Fixed rate mortgages issued by private mortgage insurers; mortgages which fund the purchase and rehabilitation of a home; low down-payment mortgages for homes in underserved areas.</u>	<u>Homebuyer Assistance</u>

<u>Program Name</u>	<u>Description</u>	<u>Eligible Activities</u>
<b><u>National Housing Trust</u></b>	<u>The Green Affordable Housing Preservation Loan fund through the National Housing Trust Provides below market predevelopment and interim development loans to affordable housing developers who seek to incorporate green building techniques when rehabilitating existing affordable housing. Under the program, a portion of the loan will be forgiven when the developer demonstrates that they have incorporated practical, environmentally friendly design elements in the property's rehabilitation plan.</u>	<u>Predevelopment Development Loans</u>
<b><u>California Community Foundation</u></b>	<u>Provides support for general operating of existing nonprofit affordable housing developers, with the focus on supporting the development and preservation of permanent affordable housing.</u>	<u>New Construction Rehabilitation Acquisition</u>
<b><u>MacArthur Foundation:</u></b>	<u>Preserving Affordable Rental Housing Program is a \$150 million initiative that seeks to preserve and improve affordable rental housing.</u>	<u>Preservation Rehabilitation Acquisition</u>
<b><u>Local banks:</u></b>	<u>Thanks to the Community Reinvestment Act of 1977, commercial banks are required to "meet the credit needs" of all the areas from which they draw deposits. They usually do this through below-market loans to both developers and qualified low-income homebuyers, and grants to community development nonprofits. Many banks have set up a separate community development division, and partner with local organizations that provide services like homeownership counseling to their borrowers. Larger banks often have a separate foundation to handle the grants.</u>	<u>Homebuyer Assistance</u>

## 6.4.1 - Potential Future Funding Sources

In addition to the funding sources listed in **Table 6-10**, affordable housing advocates are working with large foundations in hopes of creating a low-interest loan fund from endowments. Housing groups are also continuing attempts to broaden infrastructure financing authority. An infrastructure financing district (IFD) may be formed pursuant to California Government Code Section 53395 et seq. (the “IFD Law”). These districts have rights to the tax increment for financing public infrastructure. This authority exists at both the state and local level, but under current law requires a vote. Another hurdle is that current IFD law prohibits IFDs within any portion of a redevelopment project area that is or has been previously created; coupled with the fact that the legislative intent of the IFD law is that IFD areas are substantially undeveloped. However, many advocates remain hopeful that IFDs may provide an opportunity to fill the redevelopment gap. Current drafts of new legislation would allow cities to create infrastructure districts without voter approval and make IFDs more user-friendly. There is also proposed legislation that, in addition to allowing for IFD formation by resolution, would require set-asides for affordable housing where an IFD is formed in a transit village development district. Certain legislation also seeks to broaden the share of property tax increment that IFDs in specified locations may collect, and seeks to address the current deficiencies in the IFD Law.

## 6.4.2 - Developer Resources

Described below are several non-profit agencies that are currently active and have completed projects in Humboldt County. These agencies serve as resources in meeting the housing needs of the City, and are integral in implementing activities for acquisition/rehabilitation, preservation of assisted housing, and development of affordable housing. The City currently has a program within their Housing Plan to partner with affordable housing developers, including the three mentioned below.

### Webster/Humboldt County Habitat for Humanity

Habitat for Humanity is a non-profit, Christian organization that builds and repairs homes for sale to very low-income families with the help of volunteers and homeowner/partner families. Habitat homes are sold to partner families at no profit with affordable, no interest loans. The local affiliate, Habitat for Humanity, has been active in the region, rehabilitating or building new homes for families annually.

### The Danco Group

The Danco Group is a workforce housing development company providing residential leasing. Their mission is to provide quality housing for people whose incomes are **between 40 and 80 percent** of the Area Median Income (AMI). The Danco Group specializes in the use of tax credits, HOME funds, CDBG, and local funds in order to offer rents that, combined with tenants' utilities, do not exceed one third of their monthly income. In recent years the Danco Group developed Astor Place, a 22-unit affordable development for families in Eureka, Plaza Point a mixed-use development with large units in Arcata, and the Cottages at Cypress, a 25-unit single-story affordable housing project for seniors in Fort Bragg.

### Housing Humboldt

Housing Humboldt (also known as Humboldt Bay Housing and Development Corporation) is a non-profit organization dedicated to providing and managing quality, safe, and affordable housing for lower- and moderate-income individuals, families and seniors. They partner with both public and private entities to rehabilitate existing properties and build brand new affordable rental properties within Humboldt County.

## 6.5 - Energy Conservation

The City of Eureka is committed to conserving energy and reducing pollution associated with the production of electricity. Compliance with Title 24, the California Building Standards Code on the use of energy efficient appliances and insulation has reduced energy demand stemming from new residential development.

Pacific Gas and Electric Company (PG&E), which provides electricity service in Eureka, also offers public information and technical assistance to developers and homeowners regarding energy conservation. PG&E specifically offers a residential conservation service audit at customer request. The audit analyzes, among other things, home insulation, weather stripping, caulking and window insulation for heat loss. The program also identifies other resource conservation measures, such as installation of low-flow showerheads, conversion from incandescent lighting to fluorescent, and replacement of gas pilot lights with electric ignition. Residents can pay for energy-saving devices with interest-free loans from PG&E or obtain reimbursement from PG&E through its "cash-back" program.

A more recent strategy implemented to build energy-efficient homes is the application of the U.S. Green Building Council's guidelines for LEED Certification to residential development. LEED-certified buildings demonstrate energy and water savings, reduced maintenance costs and

improved occupant satisfaction. The LEED for New Construction program has been applied to numerous multi-family residential projects nationwide. The LEED for Homes program was launched in 2005 and includes standards for new single-family and multi-family home construction.

The LEED certification standards are one piece of a coordinated green building program. A green building program considers a broad range of issues including community site design, energy efficiency, water conservation, resource-efficient material selection, indoor environmental quality, construction management, and building maintenance. The end result will be buildings that minimize the use of resources; are healthier for people; and mitigate the effects of the environment.

The following presents a variety of ways in which PG&E promotes energy conservation:

- Provide information regarding rebate programs and energy audits available through PG&E;
- Refer residents and businesses to energy conservation programs such as LEED for Homes;
- Develop incentives for developments that are utilizing green building;
- Promote funding opportunities for green buildings, including available rebates and funding through the California Energy Commission; and
- Provide resource materials regarding green building and energy conservation.

# 7. PROGRESS REPORT

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The Progress Report reviews the previous Housing Element's goals, policies, and programs that were to be implemented during the 2009-2014 planning period. The City of Eureka's Housing Element identified five goals to be implemented during the previous planning period. These goals are:

1. To provide adequate sites and promote the development of new housing to accommodate Eureka's fair share housing allocation.
2. To provide adequate facilities and services for senior citizens, for the homeless, those in need of transitional housing, and others with special needs.
3. The City shall encourage the maintenance, improvement, and rehabilitation of the City's existing housing stock and residential neighborhoods.
4. To ensure equal housing opportunities for all persons in Eureka regardless of age, race, religion, sex, marital status, national origin, color, or other barriers that prevent choice in housing.
5. To encourage and maintain energy efficiency in new and existing housing.

Each goal has specific policies that were to be achieved in order to facilitate the construction of affordable housing and to maintain the existing affordable housing stock. Each policy has specific programs and quantified objectives to be implemented in an effort to accomplish each goal. The accomplishments are listed on the right column of the table and display the progress, effectiveness, and appropriateness of the program. Pursuant to Government Code Section 65588 local governments shall review their Housing Element and evaluate the following:

1. The progress of the City or County in implementation of the housing element;
2. The effectiveness of the housing element in attainment of the community's housing goals and objectives; and
3. The appropriateness of the housing goals, objectives, and policies in contributing to the attainment of the State housing goal.

The following table reviews the continued progress in implementation, the effectiveness of the Housing Element, and the appropriateness of the City's housing goals since 2009. **Table 7-1** provides a summary of housing programs that have been achieved, partially achieved, or not achieved.

Table 7-1: 2009-2014 Progress Report

Program	Accomplishments
<p><b>2.1: Vacant Land Inventory</b></p>	<p><b>Progress and Effectiveness:</b> As part of the 2009-2014 Housing Element, the City prepared a land inventory with a variety of development opportunities ranging from vacant residentially zoned properties to commercial structures with potential for adaptive reuse into residential units. A number of the sites in the inventory are City-owned. This inventory is provided on the City's website with maps that are easy to access. Throughout the planning period the City has received inquiries from developers to develop specific parcels and has continued to work with interested parties to develop existing vacant residential lots which have the potential for residential development. Unfortunately, with the loss of the Redevelopment Agency as a funding source for new housing, development on sites within the inventory was limited. The City has established a Long Range Property Management Plan and has included City-owned parcels in the land inventory for the Housing Element. The former Eureka Redevelopment Agency partnered with the Humboldt County Office of Education to develop six affordable "large family" (3 bedroom, 2.5 bath) condominiums using City-owned vacant land at 6<sup>th</sup> and 7<sup>th</sup> Street on Myrtle Avenue. The labor was performed under the supervision of a licensed contractor using students in the Humboldt Regional Occupation Program (HROP) Building Trades classes at Eureka High School. The ERA First Time Homebuyer Program funded the six Downpayment Assistance loans for three low and three moderate income eligible households, recording 45 year covenants.</p> <p>Throughout the planning period, the City successfully maintained their land inventory and has continued to provide developers with applicable information on Federal, State and regional funding sources for housing development.</p> <p><b>Appropriateness:</b> As land availability can be a major constraint to the development of affordable housing, the City of Eureka will continue to maintain and advertise their sites inventory online and at City Hall throughout the 2014-2019 planning period. The City will also continue to partner with housing developers to identify potential funding sources and to leverage resources where feasible. This program will be included in the 2014-2019 Housing Plan.</p>

Program	Accomplishments
<b>2.2: Study Feasibility of Annexations for Residential Development</b>	<p><b>Progress and Effectiveness:</b> During the planning period, the City continuously identified and reviewed surrounding land with potential for residential development for annexation. Despite the fact that the City is effectively surrounded by urban scale residential development in the County jurisdiction, no annexations occurred during the 2009-2014 planning period. Generally, residents of the County are not supportive of annexations efforts proposed by the City, which has been a major barrier to proposed actions in the past.</p> <p><b>Appropriateness:</b> Despite previously thwarted efforts, annexation offers great potential for Eureka to expand its land inventory and prospects for residential development. The City will continue to work with the County to identify strategic areas of land to annex into the City if it is determined that the arrangement would be mutually beneficial for both parties. This program will be combined with Program 2.3 of the 2009-2014 Housing Plan and included in the 2014-2019 Housing Plan.</p>
<b>2.3: Consider Annexation Proposals</b>	<p><b>Progress and Effectiveness:</b> As mentioned above in Program 2.2, no annexations occurred during the previous planning period. The City will continue to work with the County to identify potential land areas for annexation during the 2014-2019 planning period.</p> <p><b>Appropriateness:</b> This program will be combined with Program 2.2 of the 2009-2014 Housing Plan and included in the 2014-2019 Housing Plan.</p>

Program	Accomplishments
<p><b>2.4: Encourage Secondary Dwelling Unit Development</b></p>	<p><b>Progress and Effectiveness:</b> Secondary dwelling unit development has historically proven to be an effective means of providing affordable units throughout the City. From 2009 to 2013 roughly 23 secondary dwelling unit projects were approved and 10 have been completed. Additionally, to ensure compliance with AB 1866, the City of Eureka also updated its secondary dwelling unit ordinance in January 2012, to ensure that secondary dwelling units require approval only through an administrative process. Secondary dwelling units are allowed by right in the RS, RM, OR, HM, and in C zoning districts which allow residential uses, unless the subject property is in the Coastal zone then secondary dwelling units are limited to properties zoned RS. The City currently provides information on their requirements and process for secondary dwelling unit development online and at City Hall.</p> <p><b>Appropriateness:</b> As secondary dwelling unit development has proven to be a successful means of providing affordable housing opportunities, the City will continue to promote its secondary dwelling unit program online and at City Hall. City Staff will also continue to monitor secondary dwelling unit development and when possible obtain information on rents charged to tenants living in secondary dwelling unit to determine affordability. This program will be included in the 2014-2019 Housing Plan.</p>
<p><b>2.5: Prepare an Underutilized Land Inventory</b></p>	<p><b>Progress and Effectiveness:</b> Similar to Program 2.1, as part of the 2009-2014 Housing Element, the City prepared a land inventory with a variety of development opportunities. Specifically, included in the inventory are eight existing and underutilized buildings that have been identified as having potential for conversion and/or redevelopment into mixed-use development (e.g. commercial-residential, live/work) or residential uses (e.g. apartments, condominiums, efficiency units, and single room occupancy). This inventory is provided on the City's website with maps that are easy to access.</p> <p><b>Appropriateness:</b> As the underutilized sites identified in the land inventory represent a unique opportunity for residential development, the City of Eureka will continue to maintain and advertise their sites inventory online and at City Hall throughout the 2014-2019 planning period. The City will also continue to partner with housing developers to identify potential funding sources and to leverage resources where feasible. This program will be combined with Program 2.6 and included in the 2014-2019 Housing Plan.</p>

Program	Accomplishments
<p><b>2.6: Promote and Support Residential Development on Underutilized Sites</b></p>	<p><b>Progress and Effectiveness:</b> Based on the inventory prepared under Program 2.5, the City has indicated to developers and property owners, that Staff is available to discuss the potential conversion of identified buildings for mixed or residential uses. During the planning period, the City did not receive a request for a meeting to discuss any of the underutilized properties identified in the land inventory.</p> <p><b>Appropriateness:</b> As mentioned above the underutilized sites identified in the land inventory represent a unique opportunity for residential development. The City of Eureka will continue to maintain and advertise their sites inventory online and at City Hall throughout the 2014-2019 planning period. The City will also continue to partner with housing developers to identify potential funding sources and to leverage resources where feasible. This program will be combined with Program 2.5 and included in the 2014-2019 Housing Plan.</p>
<p><b>2.7: Eureka Housing Development Corporation Partnership</b></p>	<p><b>Progress and Effectiveness:</b> In 1996, the Housing Authority created the Eureka Housing Development Corporation for the purpose of developing housing targeted to low-income seniors, disabled, and families. The Eureka Housing Development Corporation has since reorganized and is now called Eureka Family Housing LLP of California. In 2007, Eureka Family Housing LLP was assisted by the City of Eureka to secure \$500,000 in redevelopment funds for the rehabilitation of a 50-unit residential development with 36 units deed-restricted for extremely low-income households and 14 units for very low-income households. Construction on this development was completed in 2008 and the project has an affordability covenant in place for 59 years, or until 2052. The project was constructed on a two acre parcel zoned for residential use at a density of 25 dwelling units per acre.</p> <p><b>Appropriateness:</b> The City has a successful history of providing funding for and developing residential units that are affordable to households earning a variety of incomes. For the 2014-2019 planning period the City will continue to partner with the Eureka Family Housing LLP and the Housing Authority to identify funding opportunities for the development of new affordable units. This program will be included in the 2014-2019 Housing Plan.</p>

Program	Accomplishments
<b>2.8: Study Potential for Motel Conversions</b>	<p><b>Progress and Effectiveness:</b> As reported in the Community Profile, according to the City’s Finance Department records, there are 16 motels that regularly report transient occupancy tax exemptions for stays in excess of 30 days. The City continues to meet with potential developers of existing motel structures with potential for conversion to affordable housing, upon request. The Serenity Inn was purchased in 2001 to provide drug and alcohol addiction counseling/services and 40 transitional housing units with recorded covenants until 2031.</p> <p><b>Appropriateness:</b> As there are still a number of older motels located within the City, this program will be included in the 2014-2019 Housing Plan.</p>
<b>2.9: Density Bonus Ordinance</b>	<p><b>Progress and Effectiveness:</b> To meet the requirements of AB 1818, the City revised their Zoning Code to update the density bonus in December 2011. During the planning period at least one project, Union Green utilized a density bonus to construct additional units.</p> <p><b>Appropriateness:</b> As the City has completed the required updates to ensure their density bonus ordinance is consistent with State law the City will modify this program to provide information and promote its application to qualified housing developers. This program is essential to the development of affordable units, as it allows developers the flexibility to construct at densities above what is allowed by the Zoning Code. This program will be included in the 2014-2019 Housing Plan.</p>
<b>2.10: Fast-Track Review Processing</b>	<p><b>Progress and Effectiveness:</b> Throughout the planning period, the City offered and promoted pre-development meetings intended to streamline the development approval process. Staff also continuously facilitates inter-departmental collaboration and reviews the application submittal process to ensure it is as efficient as possible.</p> <p><b>Appropriateness:</b> The City will continue to analyze their development review process to identify additional strategies to streamline the review process. This program will be included in the 2014-2019 Housing Plan.</p>

Program	Accomplishments
<p><b>2.11: Zoning for Emergency Shelters</b></p>	<p><b>Progress and Effectiveness:</b> To address the requirements of SB2, the City amended Section 155.040 of the Zoning Code to allow emergency shelters in the Commercial Service (CS), Limited Industrial (ML), and General Industrial (MG) zones by right without any other discretionary permit required. The City also amended the Zoning Code to allow transitional and supportive housing as a residential use, subject to the same requirements that apply to other residential uses in that same zone. This ordinance was adopted by the City Council in December 2012.</p> <p><b>Appropriateness:</b> As the City has completed the required rezoning to ensure that emergency and transitional and supportive housing opportunities are permitted, this program will be included in the 2014-2019 Housing Element as a program to monitor available sites.</p>

Program	Accomplishments
<p><b>2.12: Support Organizations Offering Transitional Housing Services</b></p>	<p><b>Progress and Effectiveness:</b> The City of Eureka has a number of extremely low-income and homeless individuals identified through the 2011 Point-in-Time count and survey. Throughout the planning period, the City continued to assist local nonprofit organizations that have expertise in assisting homeless persons and families to apply for CDBG, HOME, LOCAL, and Housing Successor funds. One of the major projects that occurred during the planning period was the North Coast Veterans Resource Center (NCVRC), a division of Vietnam Veterans of CA (a nonprofit organization). The City of Eureka allocated Community Development Block Grant (CDBG) funds for the development of the public facility benefiting individuals in the lowest targeted income group, homeless veterans. The project involved the renovation and demolition of existing buildings on a 9,147 square foot site in Eureka, to be used for the proposed Veterans Resource Center.</p> <p>During the planning period the City continued to provide support for the MAC (Multiple Assistance Center) which was established in 2005. The MAC provides a variety of social services including: childcare, mental health services, meal services, and other supportive and transitional services. The City also provides information on the Winter Shelter Program provided by the Redwood Community Action Agency. The Winter Shelter Program is designed to provide short-term lodging in local motels for homeless families throughout Humboldt County during the winter months. Sheltered families also receive comprehensive case management services directed at addressing the conditions that led to homelessness. In the past, the City has provided support for other assistance organizations such as: Alcohol Drug Care Services, Redwood Community Action Agency Youth Services, and North Coast Substance Abuse Council services to provide transitional housing units.</p> <p><b>Appropriateness:</b> The City of Eureka will continue to be responsible for the CDBG application process and will assist organizations to successfully acquire funding for the 2014-2019 planning period. The City will provide information on the City website and will continue to partner with local agencies to make sure that the proper services are available for extremely low-income residents. This program will be included in the 2014-2019 Housing Plan.</p>

Program	Accomplishments
<b>2.13: Mortgage Credit Certificate Program</b>	<p><b>Progress and Effectiveness:</b> The City currently provides information on the MCC programs offered through the City of Eureka Housing Authority and the County of Humboldt Housing Authority on their website and directs residents, as appropriate to apply for the program. As funding sources for this program were impacted during the planning period, it is unclear how active or effective the MCC programs have been.</p> <p><b>Appropriateness:</b> As funding for the MCC program is limited and funds have not been issued during the 2009-2014 planning period, the City will not include the program in the 2014-2019 Housing Plan.</p>
<b>2.14: CDBG Program</b>	<p><b>Progress and Effectiveness:</b> Throughout the planning period the City applied for CDBG funds for the Owner-Occupied Rehabilitation Program, the Homebuyer with Rehabilitation Program as well as special development projects. During the planning period, from FY 2008-2009 to FY 2013-2014 the City assisted 4 households through the Owner/Occupied Rehabilitation Program. In addition to the rehabilitation loans made to individual households, the City also utilized CDBG funds to assist with the rehabilitation of the North Coast Veterans Resource Center, a 34-unit multi-family housing development. On August 15, 2012, the City was awarded \$1M for an Owner-Occupied Housing Rehabilitation and Homebuyer with Rehabilitation Program. The City continues to investigate new funding sources for the program and will administer the program as appropriate.</p> <p><b>Appropriateness:</b> As each of the CDBG programs identified above is crucial to maintain the housing stock, these programs will be included in the 2014-2019 Housing Plan as individual programs under Goal 3.</p>

PROGRESS  
REPORT

Program	Accomplishments
<p><b>2.15: Fair Housing Services</b></p>	<p><b>Progress and Effectiveness:</b> During the planning period, the City continued to provide information regarding services offered by the State Fair Employment and Housing Commission to address housing dispute and landlord/tenant issues. The Commission provides the City with fair housing information to distribute at identified public locations including public libraries, community and senior centers, local social service offices, and City administrative offices. A publication with relevant information is also prepared and distributed bi-annually. The City also continued to refer fair housing complaints to the appropriate entity including the US Department of Housing and Community Development (HUD), State Department of Fair Employment and Housing and the City's Tenant Grievance Hearing Procedure.</p> <p><b>Appropriateness:</b> The City recognizes this program as an effective and efficient way for affected residents to obtain correct information regarding landlord/tenant regulations. The City publishes the California Fair Housing Law Public Notice semi-annually each year. This program will be included in the 2014-2019 Housing Element.</p>

Program	Accomplishments
<p><b>2.16: Energy Efficiency</b></p>	<p><b>Progress and Effectiveness:</b> As plans are submitted to the City for review, Staff evaluates applications for compliance with state energy efficiency standards. The City has adopted the 2013 California Building Code which includes a number of efficiency standards. On an ongoing basis the City reviews applicable ordinances and recommends changes to encourage energy efficient housing design and practices that are consistent with state regulations. In addition the City also encourages energy efficient design and upgrades through their rehabilitation loan programs, including implementation of solar energy, on-demand water heaters, energy efficient windows, increased insulation and LED energy saving light bulbs. Information on energy efficiency programs offered by State and local organizations that promote energy efficiency is provided on the City website and at City Hall. During the planning period, an affordable for-sale housing project was completed that included energy efficient design practices.</p> <p><b>Appropriateness:</b> The City recognizes the importance of encouraging energy efficient design, particularly in the design of new residential units for lower income households. The City will continue to encourage maximum utilization of Federal, State, and local government programs, such as the Redwood Community Action Agency Weatherization Program, that assist homeowners in providing energy conservation measures. Staff will provide information on available programs and funding opportunities to residents on the City's website and at City Hall. This program will be included in the 2014-2019 Housing Element.</p>

Program	Accomplishments
<b>2.17: Weatherization and Energy Conservation</b>	<p><b>Progress and Effectiveness:</b> The City currently offers information on their website and at City Hall on housing programs offered by the State, the City, the Redwood Community Action Agency (RCAA) and other local organizations that assist with weatherization and energy conservation. The RCAA is a locally based, private, non-profit organization that provides a wide range of services to low- and moderate-income residents of Humboldt County including Weatherization; Low-Income Home Energy Assistance, and educational information during the energy assistance and weatherization application process. In addition, the City also encourages weatherization upgrades through their rehabilitation loan programs.</p> <p><b>Appropriateness:</b> The City will continue to encourage weatherization upgrades through their rehabilitation loan programs throughout the 2014-2019 planning period. Also the City will continue to provide information on programs offered by the RCAA on the City website, at City Hall, and in other public places. This program will be included in the 2014-2019 Housing Element.</p>
<b>2.18: Monitor Housing Activities</b>	<p><b>Progress and Effectiveness:</b> On an annual basis, the City prepared a monitoring report that summarized housing development and rehabilitation activity by income category and progress toward their fair share housing allocation. This report was submitted annually to the State Department of Housing and Community Development</p> <p><b>Appropriateness:</b> As required by the State Department of Housing and Community Development, Eureka Planning Staff will continue to monitor and report on the implementation of their Housing Element by April 1st of each year. This program will be included in the 2014-2019 Housing Element.</p>
<b>2.19: Market Housing Programs</b>	<p><b>Progress and Effectiveness:</b> Information on the City's housing programs and energy efficiency programs were provided on the City's website and at City Hall. Information on program qualifications and application procedures were made readily available online and at City Hall.</p> <p><b>Appropriateness:</b> While it is important to market the City's various housing programs, this program is somewhat redundant. Within the 2014-2019 Housing Plan each housing program provided by the City will be included as a separate item with a specific objective to market that program. This program will not be included in the 2014-2019 Housing Plan.</p>

Program	Accomplishments
<b>2.20: Homebuyer Program</b>	<p><b>Progress and Effectiveness:</b> The City of Eureka has historically had great success with their Homebuyer Program funded through the former Redevelopment Agency. In 2009, the City provided assistance to 6 households, followed by an additional 6 households in 2010. On February 1, 2012, the State dissolved Redevelopment Agencies statewide, and consequently, the loss of homebuyer funding. The City applied for and received \$1M in a State CDBG grant award to begin a new Homebuyer with Rehabilitation Loan Program to continue homebuyer programs. The City will continue to investigate new funding opportunities for this program.</p> <p><b>Appropriateness:</b> This program will be included in the 2014-2019 Housing Plan. The City will continue to investigate new funding sources and will also refer residents to the First Time Homebuyer Program provided by Humboldt County.</p>

PROGRESS  
REPORT

Program	Accomplishments
<p><b>2.21: Preserve At-Risk Units</b></p>	<p><b>Progress and Effectiveness:</b> To preserve affordable units at-risk to convert to market rate, the City maintains and monitors their AB 987 affordable housing database. When a project is considered to be at-risk, owners are contacted prior to conversion (expiration of covenants) to market rate housing to determine whether the City can provide assistance to retain the covenants. During the previous planning period, the City specifically committed to working with public and/or private housing agencies that have expressed an interest in rights-of-first-refusal for publicly assisted housing projects at-risk of conversion to market-rate housing. The City also established a monitoring program for local Section 8 contracts including an early warning system for units at risk of being converted to market-rate. When applicable the City has provided an “Affordable Housing Tenant Education Notice” to Agency assisted owners of multi-family housing units to notify tenants of affordability restrictions and maturity.</p> <p><b>Appropriateness:</b> The City maintains a number of affordable units through existing deed restrictions. As there are approximately 120 units that are at-risk of conversion to market rate during the 2014-2019 planning period, the City will meet with property owners and managers to determine the status of the project and whether the City can provide assistance to preserve the affordability of the project. An inventory of affordable units will be kept up-to-date by the City of Eureka to monitor affordable units throughout the planning period and update the list with new deed restricted properties that are developed during the planning period. This program will be included in the 2014-2019 Housing Element.</p>

Program	Accomplishments
<p><b>2.22: Promote the Conversion of Underutilized Commercial Spaces to Residential Units</b></p>	<p><b>Progress and Effectiveness:</b> To facilitate the development of low- and moderate-income residential units in non-residential zones by both the conversion of vacant upper floors of existing structures into residential units and inclusion of residential units in new construction, the City has established an inventory of opportunity sites within the Housing Element that are advertised on the City’s website and at City Hall. In 2010, City Staff held a workshop and invited local developers with seismic retrofit properties to discuss possible methods to mitigate and correct unreinforced masonry. The meeting did not expand beyond individual contact/meetings. The City has also reviewed its Zoning Code to identify how parking requirements may constrain the development of residential units in non-residential zones within the Old Town and Downtown areas. As mentioned in the Housing Constraints section, when feasible and appropriate, the City is committed to work with developers to provide flexibility in parking requirements for projects with affordable units. Unfortunately, during the planning period, no residential projects within the Old Town and Downtown areas were proposed. As a General Plan and Zoning Code update were initiated in 2013, it is expected that parking requirements will be further analyzed and updated as part of this larger planning effort.</p> <p><b>Appropriateness:</b> The City will continue to facilitate the development of low- and moderate-income residential units in non-residential zones by both the conversion of vacant upper floors of existing structures into residential units and inclusion of residential units in new construction during the 2014-2019 planning period. This program will be modified and included in the 2014-2019 Housing Plan.</p>

Program	Accomplishments
<p><b>2.23: Encourage the Development of Residential Uses on Vacant Infill Sites</b></p>	<p><b>Progress and Effectiveness:</b> To assist in the development of vacant infill sites for low and moderate-income housing, the City offers density bonus incentives and, when feasible, financial incentives. During the 2009-2014 planning period, the City successfully approved an infill project with six condominiums known as the 7<sup>th</sup> Street Villas at 7<sup>th</sup> Street and Myrtle Avenue. This project was considered an infill project on residentially zoned land. This program has been an effective tool to strategically guide growth in the City, including new residential development. While the City offers a density bonus, no development incentives were utilized.</p> <p><b>Appropriateness:</b> The City will continue to encourage the development of vacant infill sites for low- and moderate-income housing by identifying opportunity sites in their land inventory and advertising them online and at City Hall. The City will continue to advertise their density bonus program and to prioritize permit processing for projects that meet the development standards required for a multi-family zone. This program will be included in the 2014-2019 Housing Element.</p>
<p><b>2.24: Encourage Green Building Practices</b></p>	<p><b>Progress and Effectiveness:</b> As mentioned previously for Program 2.16, as plans are submitted to the City for review, Staff evaluates applications for compliance with energy efficiency standards and looks for opportunities to encourage green building principles. The City has also adopted the 2013 California Building Code, including the Green Building Code. On an on-going basis, the City reviews applicable ordinances and recommends changes to encourage green building techniques and materials that are consistent with state regulations. Information on applicable programs offered by State and local organizations is provided on the City website and at City Hall.</p> <p><b>Appropriateness:</b> The City recognizes the importance of encouraging the incorporation of green building materials and techniques into the design of new residential units for lower income households. Staff will continue to provide information on applicable techniques and funding opportunities to residents on the City's website and at City Hall. This program will be combined with Program 2.25 and included in the 2014-2019 Housing Element.</p>

Program	Accomplishments
<b>2.25: Develop a Green Code and Green Rehabilitation Manuals</b>	<p><b>Progress and Effectiveness:</b> To encourage upgrades to the City’s existing housing stock, Staff provides a variety of green code and green rehabilitation manuals. Throughout the planning period the City made available a number of documents, free of charge, including the U.S. EPA’s <i>Sustainable Solutions for Historic Houses in Northern California</i>, and the City of Oakland’s <i>Rehab Right</i>. These materials are intended to provide information and identification of alternative and/or sustainable building methods and materials used for the treatment of Eureka’s older housing stock. The City also refers eligible home owners to rehabilitation assistance programs when appropriate.</p> <p><b>Appropriateness:</b> The City recognizes the importance of maintaining and upgrading the existing housing stock with new building techniques. Staff will continue to provide information on applicable techniques and funding opportunities to residents on the City’s website and at City Hall. This program will be combined with Program 2.24 and included in the 2014-2019 Housing Element.</p>
<b>2.26: Residential Development Constraints</b>	<p><b>Progress and Effectiveness:</b> To address potential constraints on the development, rehabilitation, and conservation of housing units intended for persons with disabilities, the City has evaluated existing land use and building codes, permits, and processing procedures. During the planning period, in February 2014, the City of Eureka adopted an ordinance to establish a formal reasonable accommodation procedure to accommodate requests by persons with disabilities. The application and procedures are easily accessible online.</p> <p><b>Appropriateness:</b> For the 2014-2019 planning period the City will broaden this program to evaluate constraints to the development and rehabilitation of housing for lower income and special needs groups. This program will be modified and included in the 2014-2019 Housing Plan.</p>

Program	Accomplishments
<b>2.27: Adopt Universal Design Standards</b>	<p><b>Progress and Effectiveness:</b> To assist with conversion of housing availability and access for use by the elderly and individuals with disabilities, the State of California developed Universal Design Standards. The City of Eureka is aware of these standards and directs applicants and developers to information that is available on the California State Department of Housing and Community Development website. Additionally, when appropriate, the City consults with local members or groups of the disabled community for ADA design input prior to construction and/or alteration of public housing developments.</p> <p><b>Appropriateness:</b> This program will not be included in the 2014-2019 Housing Plan.</p>
<b>2.28: Parking Requirements</b>	<p><b>Progress and Effectiveness:</b> As projects are submitted, Planning Staff reviews the existing parking regulations to determine what modifications, if any, can be adopted to facilitate housing. In order to facilitate above commercial dwelling units the City has focused on the parking requirements within the Old Town/Downtown Districts to ensure that parking is not a constraint on proposed development. Furthermore, as part of the comprehensive General Plan and Zoning Code update initiated in 2013, the City will evaluate their parking standards and make any appropriate modifications.</p> <p><b>Appropriateness:</b> The City recognizes the importance of encouraging and facilitating the development of higher density housing and mixed-use development. Consequently, the City will continue to review projects and seek ways to reduce parking through measures, such as Senate Bill 1818, grand-fathering, and Parking Assessment Districts, and will review the standards during the General Plan and Zoning Code update. This program will be included in the 2014-2019 Housing Element.</p>
<b>2.29: Senior Housing</b>	<p><b>Progress and Effectiveness:</b> In the 2009-2014 Housing Plan the City committed to appoint an individual resident to the City of Eureka Housing Advisory Committee in an effort to better serve the elderly and individuals with disabilities. As part of the Committee the appointed representative has served as an advocate for the development of senior housing and units that can accommodate disabled individuals.</p> <p><b>Appropriateness:</b> To ensure that the senior population is adequately accommodated, the City will continue to ensure that appropriate housing programs are included in the Housing Plan; however this specific program will not be included in the 2014-2019 Housing Element.</p>

Program	Accomplishments
<b>2.30: Reasonable Accommodation</b>	<p><b>Progress and Effectiveness:</b> A formal application and procedure to accommodate requests for reasonable accommodation was adopted on February 18, 2014 and became effective in March 2014. The application and procedures are easily accessible online.</p> <p><b>Appropriateness:</b> The City will advertise the reasonable accommodation application and procedures online and at City Hall. This program will be included in the 2014-2019 Housing Element.</p>
<b>2.31: Extremely Low-Income Households</b>	<p><b>Progress and Effectiveness:</b> To increase the supply of housing for households earning 30 percent or less of the AMI, the City amended the Zoning Code to clearly address transitional and supportive housing. As mentioned previously for Program 2.8, one of the main strategies the City has utilized to accommodate extremely low-income households is the conversion of older motels into affordable housing units. During the previous planning period, the City successfully completed a study of the existing motel structures with potential for conversion. The City also conducted outreach to housing developers annually to discuss technical assistance, potential land-write downs, grant and funding opportunities, and other potential incentives beyond the density bonus provisions to encourage housing development for this special needs group.</p> <p><b>Appropriateness:</b> As extremely low-income households often have difficulty finding and maintaining housing the City will continue to focus on this group for the 2014-2019 planning period. This program will be included in the 2014-2019 Housing Element.</p>
<b>2.32: Definition of Family</b>	<p><b>Progress and Effectiveness:</b> During the 2009-2014 planning period, the City modified the definition of family to not limit the number of persons that constitutes a family.</p> <p><b>Appropriateness:</b> As this program was effectively implemented during the planning period, and no further action is needed, this program will not be included in the 2014-2019 Housing Plan.</p>

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CITY OF EUREKA 2014-2019 HOUSING ELEMENT

# APPENDIX A. LAND INVENTORY

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CITY OF EUREKA 2014-2019 HOUSING ELEMENT

Figure A-1: Vacant High-Density Residential Sites

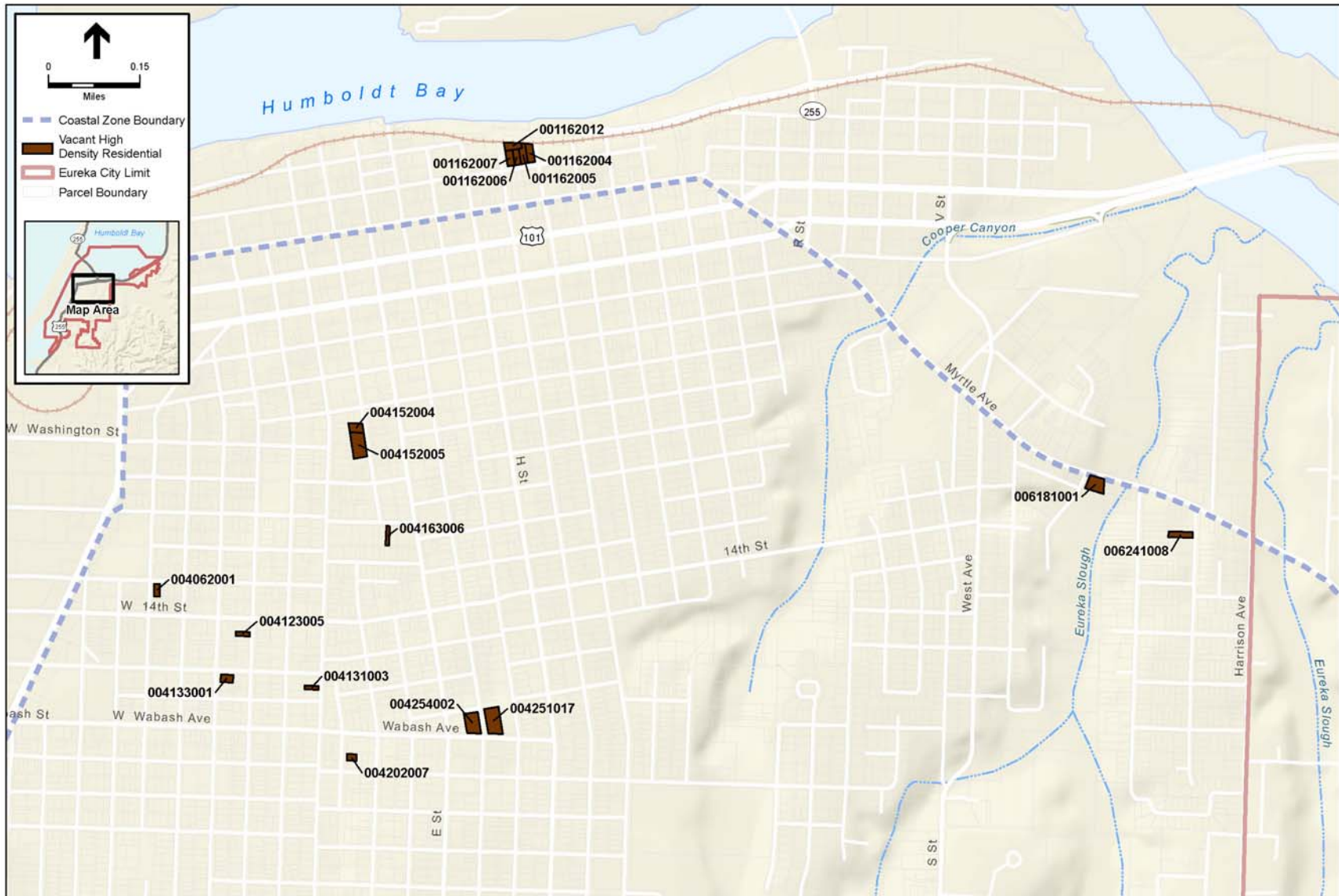


Figure A-2: Vacant Medium-Density Residential Sites (North)

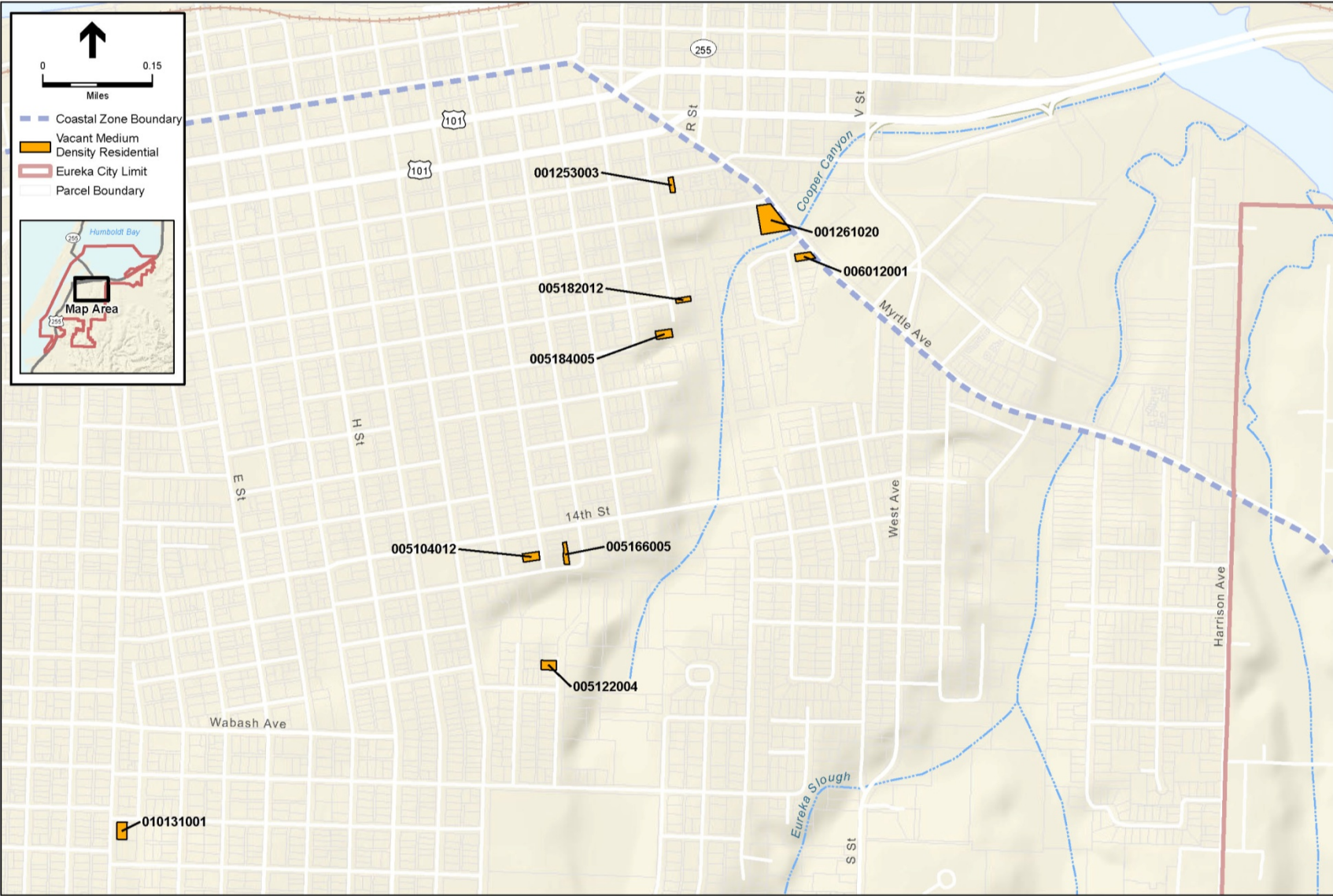


Figure A-3: Vacant Medium-Density Residential Sites (South)

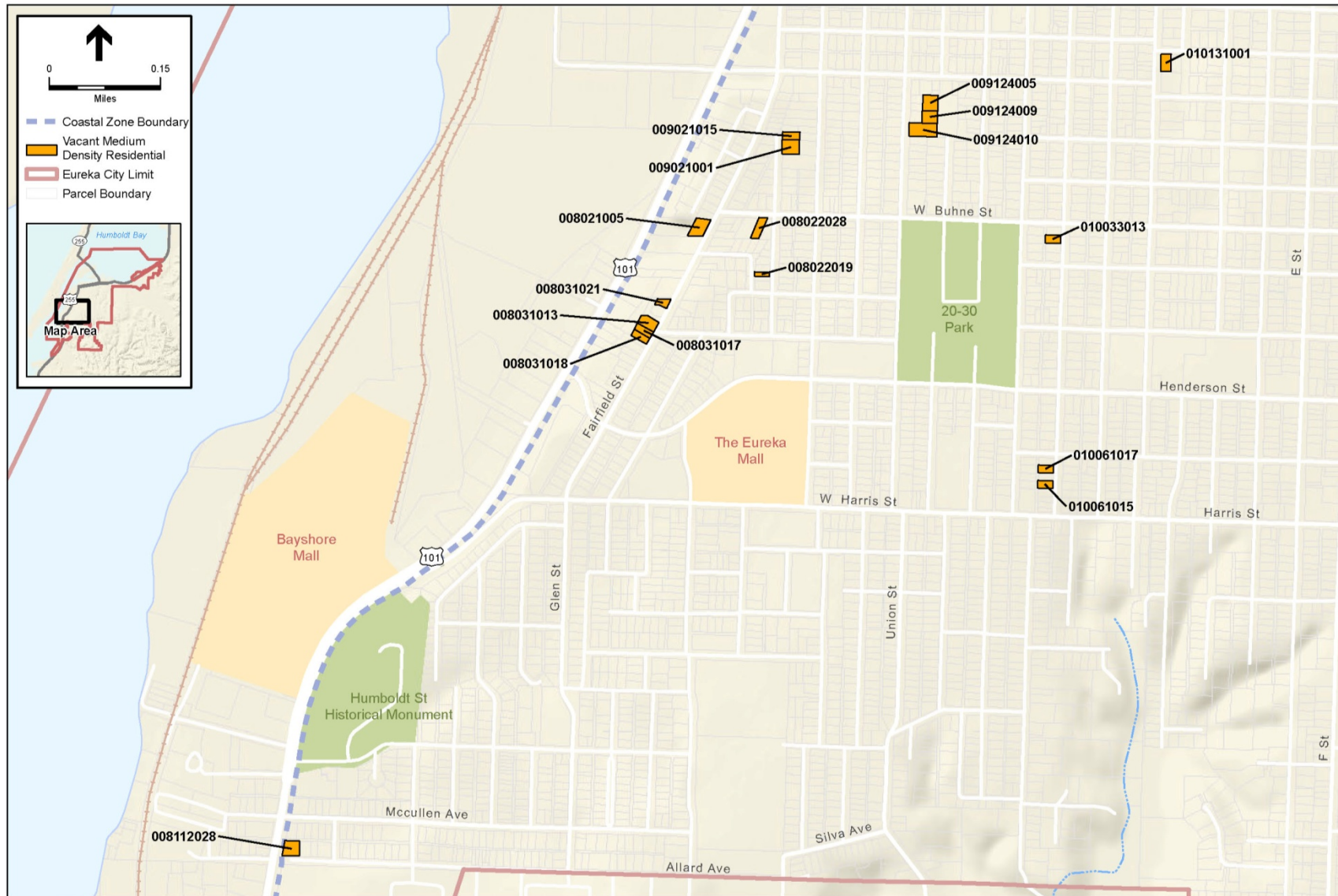


Figure A-4: Vacant Low-Density Residential Sites (North)

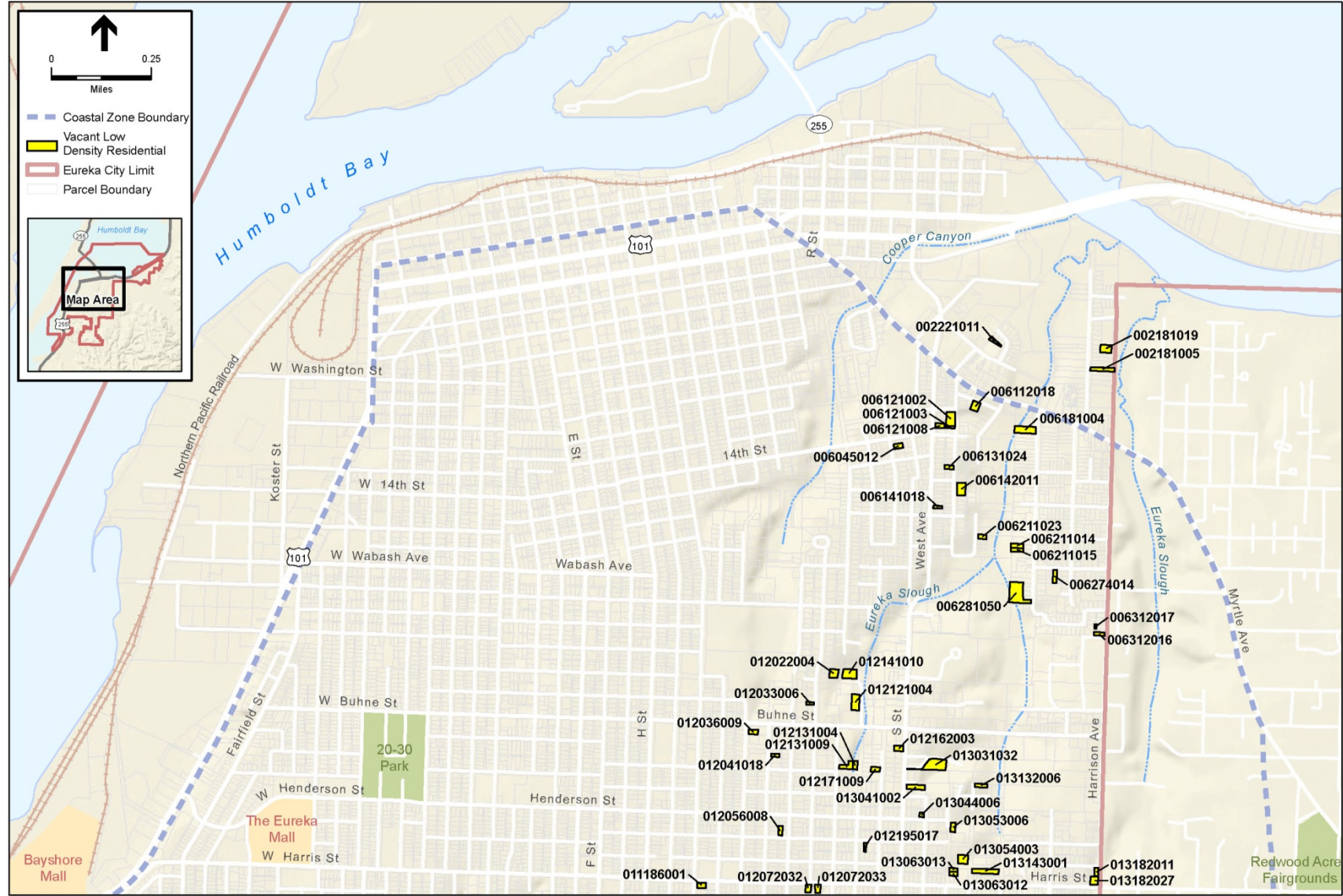


Figure A-5: Vacant Low-Density Residential Sites (South)

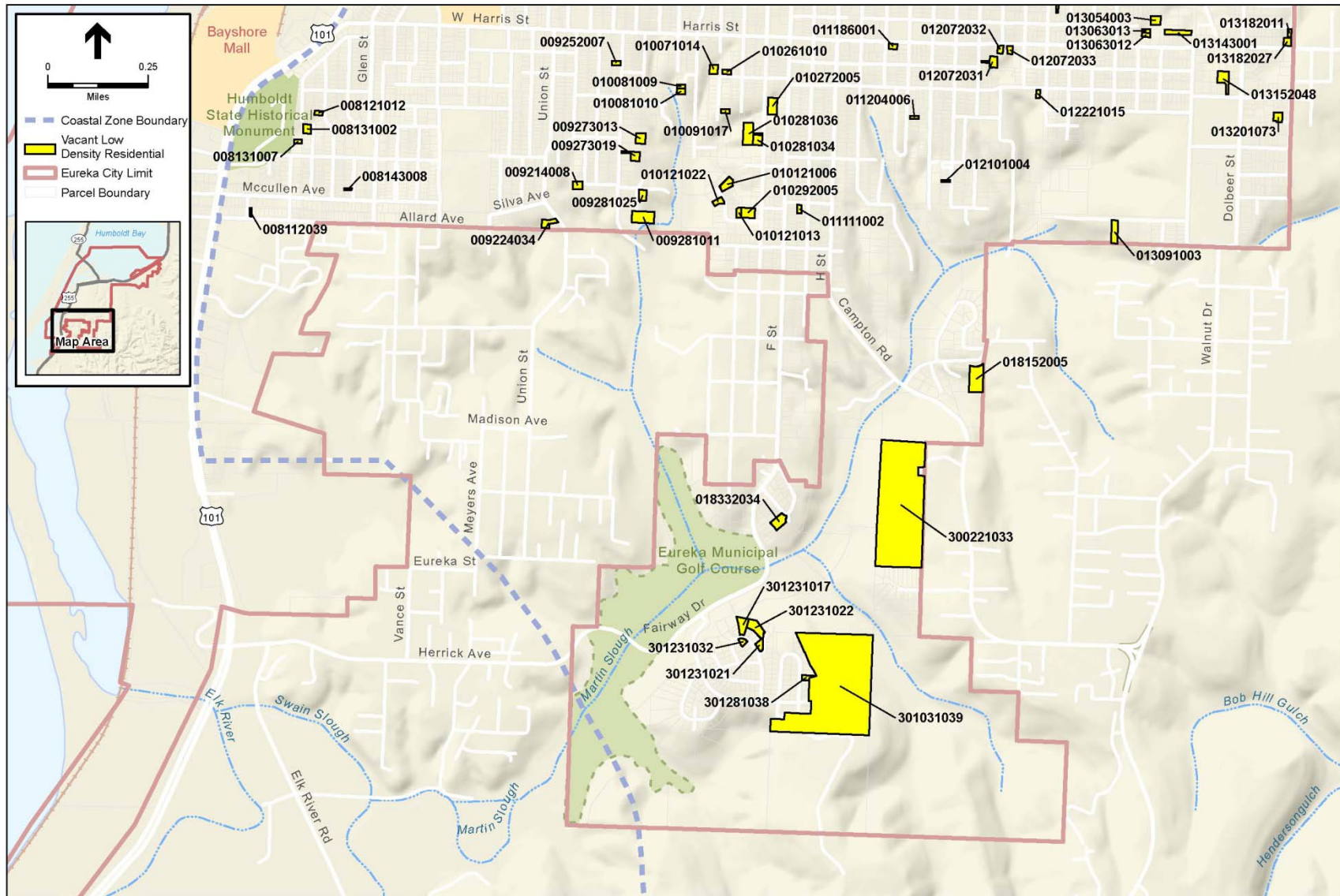


Figure A-6: Vacant Mixed Use Sites (North)

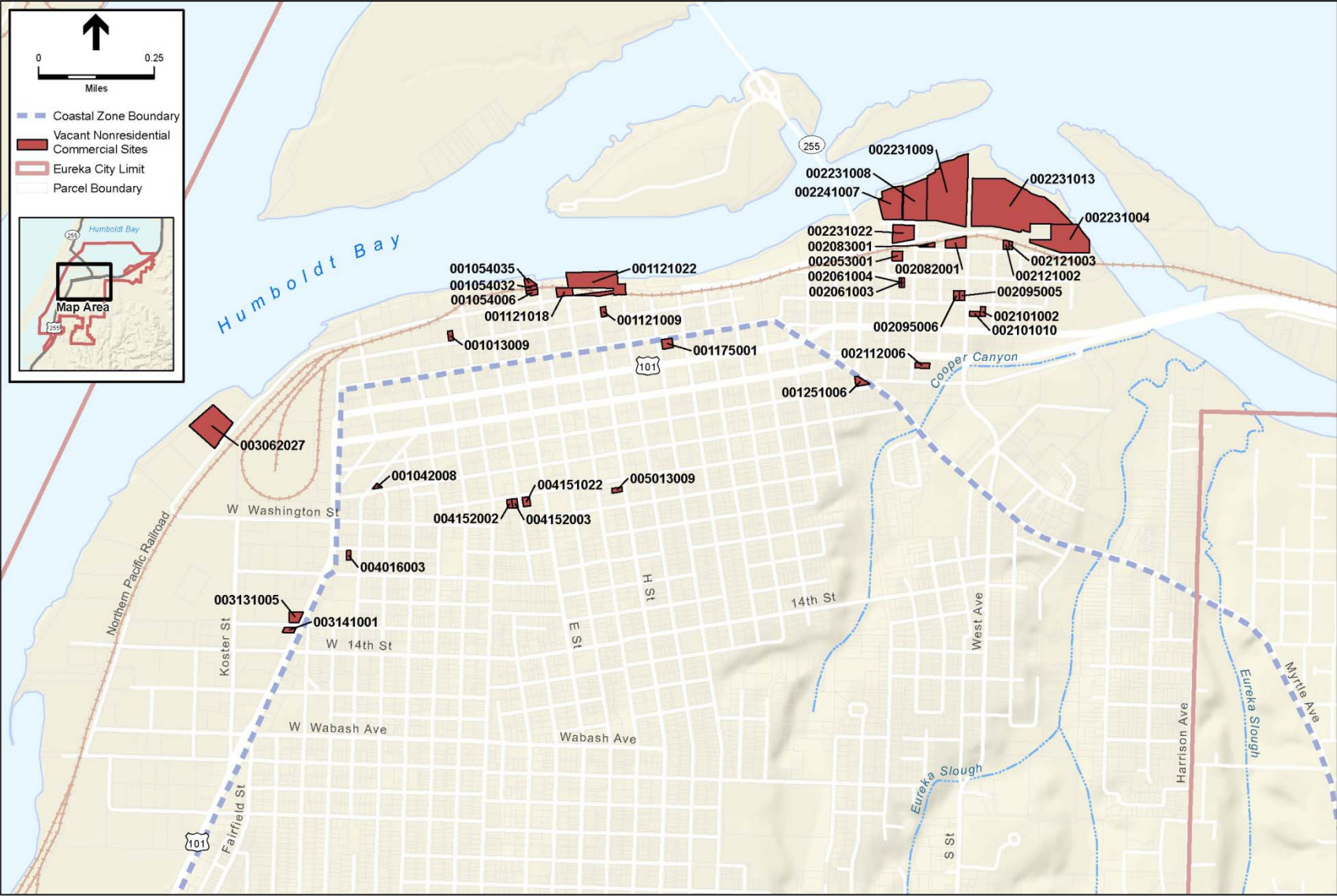


Figure A-7: Vacant Mixed Use Sites (South)

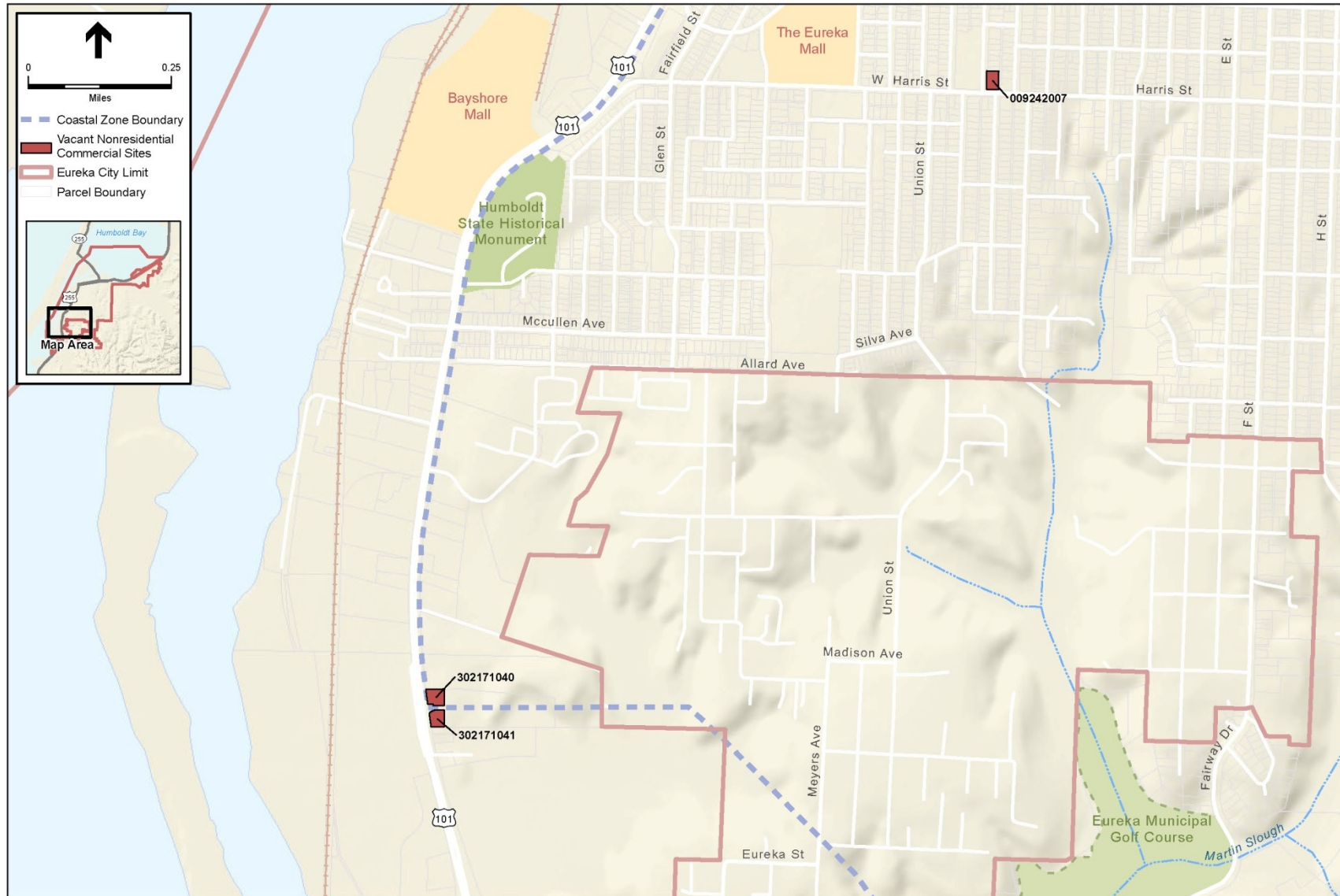


Figure A-8: Downtown Parcels with Adaptive Reuse Potential

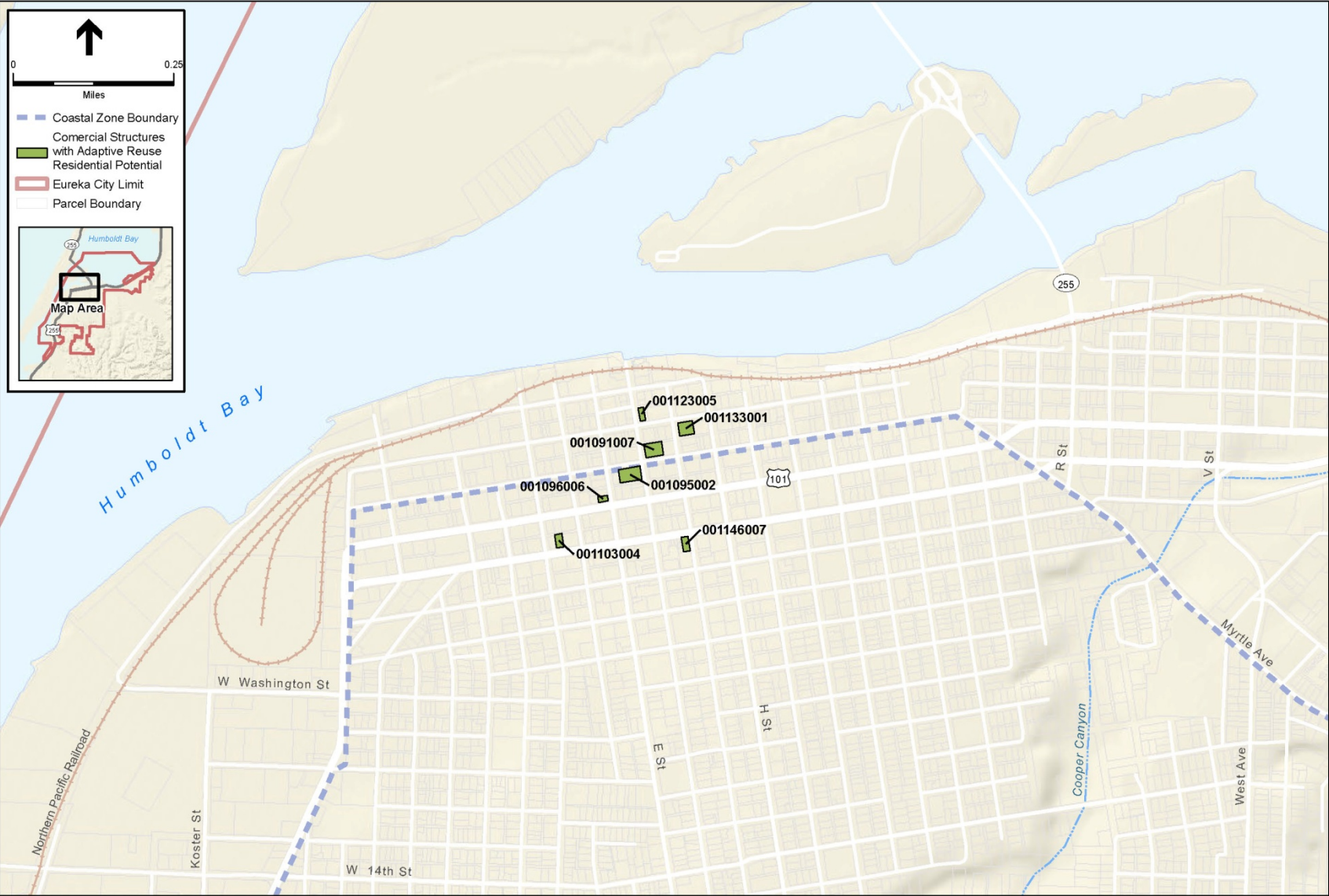
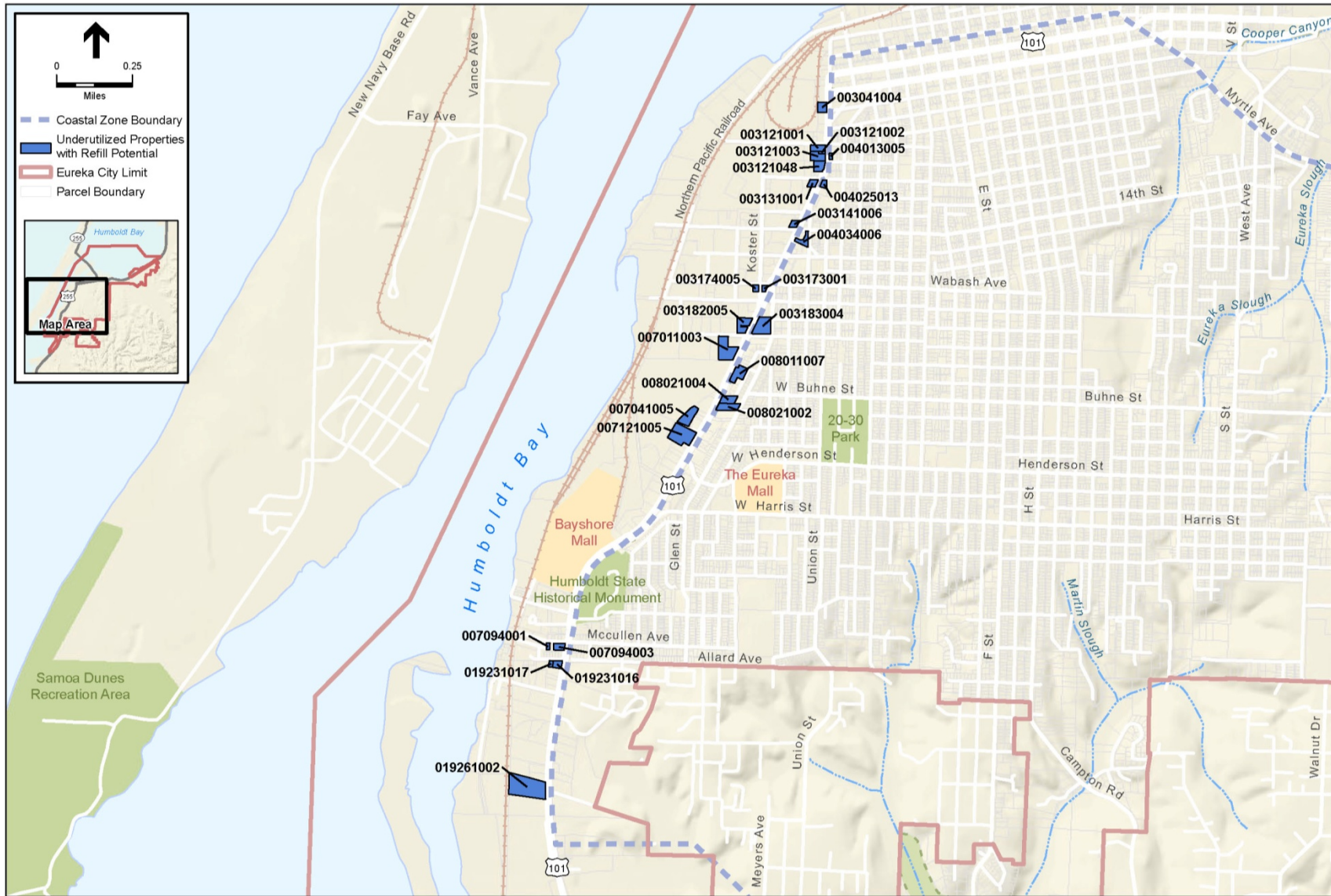


Figure A-9: Underutilized Properties with Redevelopment Potential



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